Rural Housing and Living Condition of People Settled in Rural Uttar Pradesh: A Study

Final Report

By
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Submitted To
Planning Commission
Government of India
New Delhi – 110 001

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PREFACE

The report that we are going to submit to the Planning Commission, Government of India, is on 'Rural Housing and Living Condition of People Settled in Rural Uttar Pradesh : A Study'. The study was challenging since the days of its acceptance by the Commission as an area of study for Uttar Pradesh, and hence necessary support provided by the Commission. I am extremely grateful to the Commission for allowing me to pursue this one-year long study.

The study was a challenge because of many initial conditions and circumstances centered on marginalization of people settled in rural Uttar Pradesh. The study was a challenge because of the complexity of the problems of housing and related parameters on living conditions of people that we encountered in the field. We tried our best subject to the time constraint to explore the facts that often remain concealed. We tried to optimize the essence of our report by both quantitative and qualitative information. We succeed if the Planning Commission accepts the report.

We express our sincere thanks to Sri. P.N. Nigam, Dy. Daviser (SER) of Planning Commission for initial advice on the proposal. We express our thanks to Sri P.K. Aggarwal, Dy. Adviser (SER), who encouraged to extend the coverage of the study by doubling the number of districts relative to what we proposed. We express our thanks to Sri. Y.R. Nandwani for quick financial support, and also to Sri. Satish Sharma for the same. We express our thanks to Sushmita Dasgupta, Director (RD), Planning Commission for further encouragement towards submission of the report focusing on specific issues.

We got all the support for collection of information from the Principal Secretary (Rural Development), government of U.P. who took active steps to advice all the CDOs of the selected districts of the study to provide support to the study team. Indeed, we got support not only from the CDOs, but equally from DDOs, PDs, BDOs, Panchayat Secretaries, and Gram Pradhans while we were in the field. The Gram Pradhans in many areas took serious interest in the study and provided hospitality.

I express my sincere thanks to Prof. R.C. Tripathi, Director of the Institute, who silently provided all the necessary support to give the report a shape as it is now. I express my sincere thanks to those academicians and activists who provided me insights while the report was being prepared.

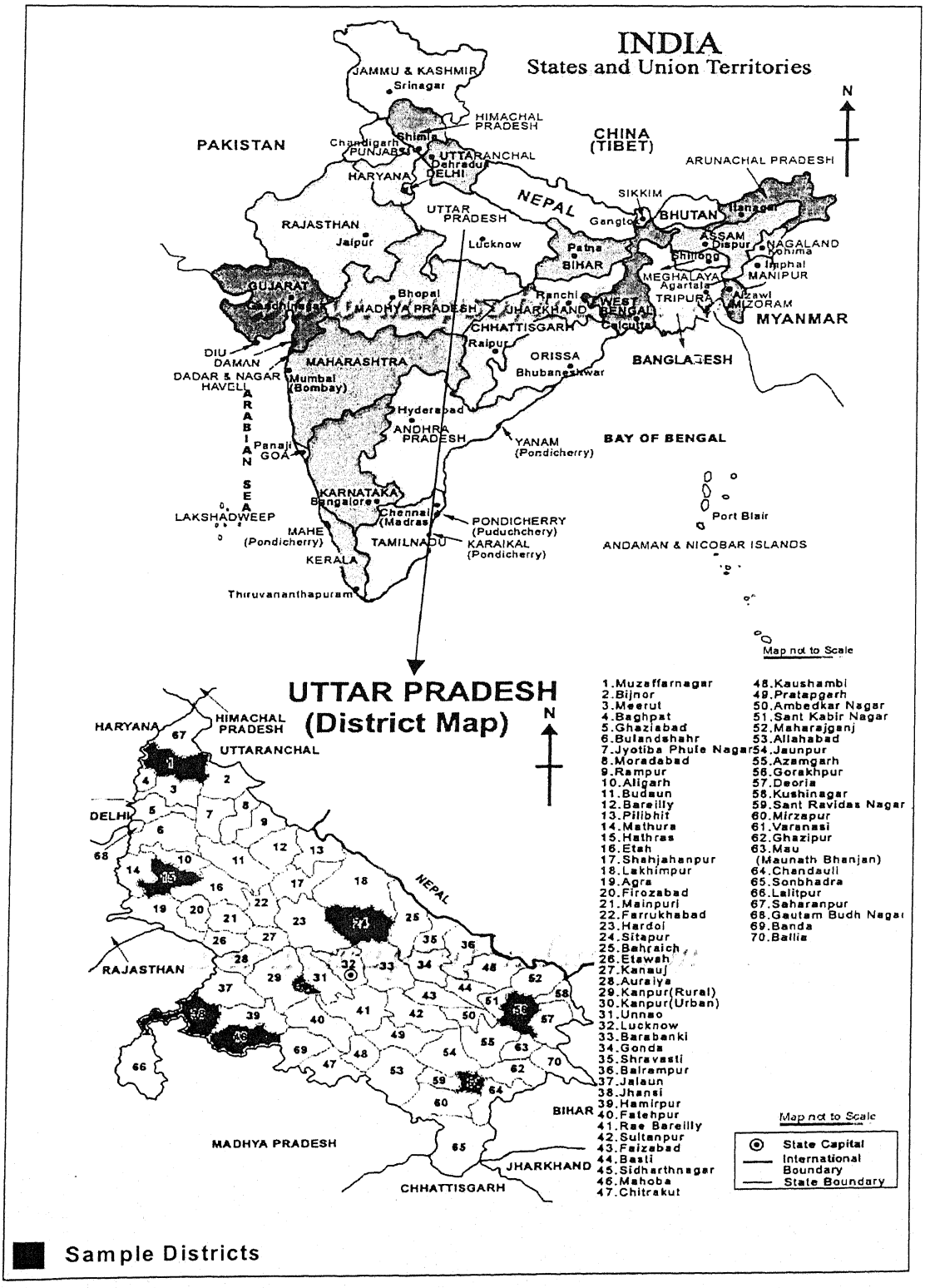
It goes without saying that most of the load had to be shouldered by the Project Team. The support that I got from the members of the team can not be exaggerated. Before I submit the report I remember the faces of the 'deprived millions' and the voices of the 'unheard voices' who we consider not only as beneficiaries of the Housing Schemes, but more as 'torch bearers' searching for the right path. I believe that their voice will reach the right Institution, the Planning Commission.

On behalf of the project team I submit the report to the Planning Commission for its acceptance.

Allahabad
June 7, 2005

– Bhaskar Majumder

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Executive Summary

We have examined the role of rural housing for decent standard of living of rural population. We covered both houses constructed under Government schemes and houses privately constructed in rural areas. This aims at providing a comparative picture of the housing programmes, both Government-supported housing and self-initiated housing. Government-supported houses have been seen into two categories, houses for the BPL households and those for general (non-BPL) households.

In this study, the term rural housing is used to connote dwelling units plus utility services such as approach roads, a water supply system, sewage and garbage disposal systems, electricity and fuel, facilities such as markets, health centres etc. We have looked into adequacy of living space per person, quality and durability of rural houses in existence, for both beneficiary and non-beneficiary households. We have studied the existence of and scope for availability of water for multi-purposes, kitchens, toilets, and public space in rural housing provisions. We have also explored the mode of payment of aid and aid actually received by beneficiary households.

Objectives of the Study

The objectives of the study are specifically to examine the following:

i) the extent to which rural houses provide living space for rural population,

ii) the quality-cum-durability of rural houses,

iii) the reasons why some houses sanctioned under Government Schemes have not been started/completed, and why some houses have remained unutilized/abandoned/transferred,

iv) the use of local resources including manpower in construction of rural houses, and hence, the scope for productive employment of rural people,

v) rural housing as providing the base for economic infrastructure in rural region.

vi) the role of Panchayati Raj Institutions, especially Gram Sabha, in implementation of rural housing programme.

In (i), we have covered minimum necessary civic facilities like sources of supply of drinking water, kitchen, toilet etc. In (iv) we have covered public facilities like drainage, roads, public water system etc. in the village.

Hypotheses

- Execution of Government-sponsored Rural Housing Schemes and self-financed rural houses ensures utilization of local resources, including manpower, and simultaneously promotes rural infrastructure;
- Provision of rural housing, Government-sponsored and self-financed, uplifts the living condition and ensures social security of the rural income-poor people;
- Provision for living space through rural housing schemes may discourage migration of rural people;
- Involvement of rural people though PRIs (Panchayati Raj Institutions) in decisions regarding location of rural housing may ensure the success of Rural Housing Schemes.

Methodology

We have collected data from both the secondary and the primary sources. The study tools and major objectives at different levels are shown in **Flow Chart 3.1**.

The sample structure for the study is shown in **Flow Chart 3.2**.

The detailed sampling procedure at each level are shown in **Flow Chart 3.3**.

The village-wise sample detail of beneficiary and non-beneficiary households are shown in **Appendix- A, Table-3**.

We have covered 36 Panchayat representatives, eight district level functionaries, and sixteen block level functionaries, and 480 households who benefited from different rural housing schemes. We have considered Uttar Pradesh by four administrative regions, and selected 120 households from each region. We have selected two districts from each region and hence selected 60 households from each district.

For assessing the actual condition and need for housing of the eligible non-beneficiary households, we have drawn a sample of 320 such households. We have assessed these households by indicators like housing and access to other basic needs, poverty, income and occupations, outstanding loans etc. There being four administrative regions in U.P., we have drawn sample households by equal size (%) from each region.

Conclusions and Recommendations

Rural Housing-led fulfillment of basic needs may show the roadmap for giving time and space to the asset-less income-poor households to use labour-power in other productive areas. The provision of housing as a free gift will enhance the real income of the income-poor households by saving the money and labour that would otherwise have been spent on housing. Provision of low-cost environment-friendly housing for this section of society will maintain their security and identity, and will enable them to have improved human living.

(I) Some Facts on Housing and Living Condition

Literacy:

- The rate of literacy of the sample beneficiary households is 56.0 per cent. The literacy rate of the non-beneficiary households is 50.0 per cent.

Land:

- The land distribution is highly skewed for both the beneficiary and the non-beneficiary households, 47.0 per cent of the beneficiary households are landless. 49.4 per cent of the non-beneficiary households are landless.

Labour and Income:

- Most of the beneficiary and non-beneficiary households having small plot of land, earn their living mainly from non-agricultural sector, which shows the inadequacy of the agriculture sector to provide living for most of the working population from both the beneficiary and the non-beneficiary households.
- 81.0 per cent of the beneficiary households earn annual income below Rs. 30,000.00, which is for 91.0 per cent of the non-beneficiary households. Per capita income per annum for the beneficiary and the non-beneficiary households are Rs. 3,966.00 and Rs. 3,160.00 respectively. Average annual household income are Rs. 22,644.00 and Rs. 16,457.00 for the beneficiary and the non-beneficiary households respectively.

Public Distribution System:

- Public Distribution System failed to offer benefits to the sample beneficiary and non-beneficiary households.

Food and Clothing:

- Basic needs by food and clothing have remained not-fulfilled in case of the bottommost sections of both the beneficiary and the non-beneficiary households.

Migration:

- Because of unemployment, low wage, and job search, forced migration remains a fact.
- However, most of the households, beneficiary and non-beneficiary, remain locally confined.

Housing by Estimation and Its Components:

- 64.4 per cent of the non-beneficiary households have size of land below 200 sq.guj per household while 14.0 per cent of the beneficiary households have size of land below 200 sq.guj per household for construction of houses.
- 91.0 per cent of the beneficiary households have completed the construction of house under schemes and reside in the dwellings units.
- 88.0 per cent of the non-beneficiary households reside in kaccha houses, while 93.5 per cent of the beneficiary households reside in pakka houses. Only 6.7 per cent of the houses constructed under IAY have pakka floor.

- 80.0 per cent of the beneficiary households have constructed toilets and 67.0 per cent are reportedly using it. This facility was found totally absent for the non-beneficiary households.
- Only 12.5 per cent of the beneficiary households were provided smokeless stove under housing schemes, of which only 32.0 per cent were found using this facility.
- The parametric limit (20 sq.mt.) set for the total area under a housing unit was violated in construction. 64.0 per cent of the beneficiary households under IAY and 80.0 per cent of the beneficiary households under PMGAY had houses constructed below the prescribed area norm.
- 88.0 per cent of the beneficiary households were found satisfied with the house constructed under the schemes. Most of the unsatisfied households pointed at inadequate aid received.
- The linkages of the IAY with other social development schemes were found negligible.
- In 53.0 per cent of the villages, elected women members were not actively playing their role as Gram Pradhan, and instead her husband/brother/son were acting on her behalf.

Cost:

- On average, the required budget for construction of a dwelling unit was Rs. 26,726.00 for the non-beneficiaries. The average cost of construction of residential unit under IAY and PMGAY respectively come to be Rs. 27,627.00 and Rs. 23,609.00 in case of full construction.

Commission:

- In order to take the benefit of the scheme, 51.0 per cent of the beneficiaries had to pay commission in some form or the other. Of this, 85.0 per cent paid between Rs. 1,000.00 and Rs. 5,000.00 as commission per sanctioned residential unit.

Credit:

- The sampled villages had a high percentage of households who took loan. 89.0 per cent of the beneficiary households had average loan per household of Rs. 9956.00 and 90.3 per cent of the non-beneficiary households had an average loan of Rs. 14,613.00.

(II) Problems in Implementation of Rural Housing Schemes

- Low target fixed for allocation of houses (per Gram Panchayat)
- Autocracy of Gram Pradhan and selection of households as beneficiaries by favouratism/nepotism
- Role of speed-money/bribe for selection as a beneficiary
- Delay in sanction and release of money for construction of house

- Problems in selection procedure followed by Panchayats, with problems in preparation of BPL list, exclusion of poor non-SC households, inclusion of non-poor by 'connections' and also by political (MPs/MLAs) pressures.

- Often low quality-high price construction materials are supplied by the Gram Pradhan to the beneficiaries in addition to the fact that this mechanism binds the beneficiaries to the Pradhan.
- Running of dual schemes, namely, full construction and upgradation, creates functional problems in selection in the same locality where cases of housing-related vulnerability is prominent.
- Perparation of the list, BPL and APL, by Panchayat and State Supply Department show different enlistment and hence creates problems in providing benefits to genuine beneficiaries.
- The perception of failure of the two components, namely, toilet and smokeless stove, however, differ as reported by the users and the Government functionaries.
- In most of the constructed (pakka) houses under schemes, floor remains 'Kaccha', that shows tradition. None of the beneficiaries and non-beneficiaries suggested in favour of pakka floor.
- 'Construction of residential house under Schemes' explains loans taken by most (85.5 per cent) of the beneficiary households, which is not the cause for the non-beneficiary households.
- So far Rural Housing Schemes are delinked from employment generation schemes, like SGRY etc. Nor does rural housing so far has led to significant generation of wage-employment.
- We did not find any causal link between provision for housing under schemes (and non-schemes) and non-migration. What we found is independent of provision for housing, most of the settled population (in villages) remain 'locally confined', with limited movement/mobility for economic (wage-earning) purposes. Thus, unless housing is provided on a larger scale for the settled population, migration-related hypothesis remains non-testable.
- For most of the districts, governance (by response, participation, recording, documentation) was found to be very poor so far as implementation of housing schemes is concerned.

Toilet:

- Toilet as a binding component of rural housing scheme shows a major failure so far as its use is concerned.
- Non-use (and non-construction) of toilet in residential houses is not only because of tradition-cum-habit, but also because the households do not like attached toilets in a small residential plot of land.

- Money sanctioned separately for construction of toilets is too small to construct toilet (private) of reasonable size with soak pit etc.

Stove:

- Smokeless stove is a failure, because of tradition-cum-culture of the users. Failure of smokeless stove is also because of input-mix (or fuel), which is primitive-traditional. Smokeless stove came as a supply-side package component alongwith housing, which most of the receivers rejected operationally.
- Non-use of smokeless stove is because
 (a) Use of available traditional stove-cum-cooking method is more acceptable by being easier and hence user-friendly.
 (b) Wrong location of the stove installed.
 (c) Small size and low physical capacity relative to the requirements of the households.
 (d) The fuels (input-mix) in use over the past years are in keeping with on-going model of stove.

(III) General Suggestions

Housing in General:

- Aid has to be enhanced for covering cost of construction of specified size. [Average construction cost was reported to be Rs. 27,627.00 and upgradation cost Rs. 18,840.00 under IAY; the same under PMGAY was Rs. 23,609.00 for full construction and Rs. 14,624.00 for upgradation].
- Housing should be made one major component of employment-generating programmes in rural U.P., even if SGRY and housing programmes are implemented separately.
- Provision of rural housing as a base for development of infrastructure so far is negligible. Hence, long-term planning and programmes for execution are needed to ensure housing-based infrastructure in rural U.P. For this, a comprehensive model is needed that has to accommodate the following basket for rural U.P.:
 - [Private house, public (women) toilet, private (women) bathroom, public (multiple) sources of drinking water, (at least) semi-pakka (public) link roads in villages covering all houses to link main (motorable) road, public (usable) water for public use (irrigation, cultivation etc.), concrete drainage and sewerage for disposal of foul water, identified location for disposal of solid domestic wastes].
 - The above basket is to be set in terms of priority, without removing any of the minimum required tasks.
- Housing should continue to be provided after identification of village settled population as probable beneficiaries by poverty, and not by caste.
- The list of BPL has to be prepared by Panchayat through open meetings of Gram Sabha, the list declared in the following open meetings, and displayed in all public places in the areas under the concerned Panchayat.

- The BPL list as prepared, thus, will remain valid for the next five years within which no 'family-breakup related seeking inclusion in list of beneficiaries' will be allowed.

- In presence of 'free-gift housing' as under IAY, schemes like CCS is likely to fail. Hence, once areas under a particular Panchayat is covered under IAY for a specified period based on estimated poverty of households, it should not go to implement any loan-based housing schemes like CCS.

- Non-SC/ST households should also be included, if the poverty estimation by income/assets/landholding is found to be more vulnerable relative to the SC/ST households in a particular Panchayat area.

- Absence of the particular candidate for enlistment at the time of selection of probable beneficiaries cannot be a reason for his/her exclusion. It will be Panchayat's binding responsibility to prepare the exhaustive list of all village settled population, and hence, the BPL list prepared by Panchayat has to be inclusive.

- Anybody reporting 'pressure from above' (by MPs/MLAs) in selection of beneficiaries has to be taken seriously, and action taken to eradicate such pressures by the state.

- Added aid may lead to added money siphoned off by the peoples' representatives (like Gram Pradhan) and often in collusion with public officials. Hence, a five-member vigilance committee with one member from concerned Bank, one from State Government, concerned Gram Pradhan, one representative from opposition of Gram Panchayat and one nominated representative from identified BPL list has to be formed. This committee will be a high-powered one to identify and show the problems linked with sanction and release of aid, and stop siphoning off. This type of committee may be also formed at block and district level.

- In addition to Panchayats, NGOs of proven credibility in the locality may be involved for public awareness about toilet, bathroom, water use, sanitation etc.

- If the current BPL survey report remains questionable, there has to be external observers in Gram Sabha meetings for open discussion-led identification of the poorer of the poor and hence enlistment as beneficiaries. This is needed in view of pending correction of existing BPL list, by inclusion of income-poor and exclusion of income-non-poor.

- The construction materials for housing in regions like Bundelkhand has to be different from that in East U.P. Hence, training-cum-knowledge (engineering-architectural-planning) institutes have to be identified or set up in each district of U.P. for dissemination of information on materials-cum-cost of housing., where housing schemes have been decided to be implemented. The 'link catalysts' for this has to be the Panchayat secretary and BDO/ADO.

- The income-poor (BPL) beneficiary households own (small size) land, but instead of being mainly cultivators, 'non-agricultural labour' has remained their main occupation. The

reason is that these BPL households cannot afford to invest in inputs for cultivation. Hence, while providing aid for housing, decision has to be taken to provide minimum institutional credit to these beneficiaries so that they can buy/lease-in inputs to stop being footloose labour, and use small plot of land productively. To be precise, aid for housing has to be linked with 'credit-linked cultivation' for his stability.

- Ignorance-cum-illiteracy is a major factor for helplessness of the beneficiaries to the extent that the money (aid) sanctioned under Housing Schemes is siphoned off. 'Functional literacy' may be ensured by the local government (financial) institutions by display and explanation of Pass Books in Banks, Rs. of denominations, counting etc. This may build 'capacity' of the beneficiaries.

- There is no trade-off between provision for housing and other basic needs. In fact, housing provides the platform (space) for realization of other means for life-support. So far, ownership over movable durable assets is insignificant for the BPL beneficiary households. Housing may show the scope for the beneficiary households to have productive and consumer assets.

- There has to be competent agency/institute to suggest the types of materials, with cost implications, that the beneficiary households may adopt while constructing houses.

- Unless requested, the beneficiaries should be given aid in cash in two equal installments, the second installment released to construct roof, doors, and windows, while the first installment should be checked in terms of utilization on initial construction of walls, base, floor etc.

- The compulsion of the beneficiary to visit money releasing institution (bank) frequently has to stop. The institution has to go to the beneficiary in the concerned locality, and inform (written) about the payment of their installment in presence of the Panchayat Secretary.

- Housing-related scope for wage-employment remains limited by the use of family labour. In absence of alternative employment opportunities, this use of family labour supports construction of houses in an optional direction. Informal labour may be converted into formal labour only when the scope for wage-employment increases elsewhere. It needs linking housing beneficiaries with other employment-generation schemes.

- The fixation of target for districts must be done by the state and fixation for revenue villages should be done through the concerned block office for each year.

- The State Government may form an 'Information Committee' at block level so that the beneficiary and the non-beneficiary households could get information regarding current status of the housing programmes, sanction of projects, payment of installments, use of materials for construction of house, cost of construction, explore other needs for improving the living condition.

- The Vigilance Committee at block/district level should submit its recorded annual progress report to the district/state authority so that remedial measures may be taken for better implementation of the programme. In addition to this, a strict monitoring system should be developed for each block and district in the state.

- The responsibility of the programme must be identified at each level (GP, block, district and state).

- After the identification of BPL households, a Master Card may be issued to all identified households, in which full details of the family (name, caste, occupation, land size, income, BPL number, received government benefits etc.) should be mentioned. Along with this, it is necessary to create a Master Register for each Gram Panchayat to cover all revenue villages under its jurisdictions. This Master Register has to record all necessary information like BPL/APL households, open meeting of Gram Panchayat, vigilance reports, infrastructure facilities, visit report of higher level Government officials, provided benefits under different development programmes etc. It should help the planning and development of the Gram Panchayat.

Stove:

- Smokeless stove can not be imposed from supply side, under existing circumstances when the fuel used remains traditional like leaves, cowdung cake, wood, straw etc. Female opinion has to be respected and accepted here.

Toilet:

- Under existing socio-cultural circumstances in U.P., construction of toilet in each individual house can not be imposed against the will of the members of the households. Construction of attached toilet against will may lead to its non-use (abandonment) or use for other purposes (store room etc.). In this context, opinion of female members of the household should be taken as the acceptable opinion.

- In case many of the dwelling units do not have attached toilet, general 'Mass women toilet' has to be constructed in each revenue village, which has to be taken care of by a committee formed by users. This toilet has to be constructed in one extreme corner of the village, followed by open space with no habitation. This may be initiated on an experimental basis by selection of one Block in a selected District.

Bathroom:

- Housing provision has to encompass provision for bathroom for the female members of the households.

Environment:

- The guidance from local credible (engineering-architectural) institutes is needed to provide guidelines for constructing climate/environment friendly residential houses.

Credit:

- In view of already existing 'outstanding loan' of the households that is to be repaid, the households may be unwilling to take additional credit for cultivation of the land that they own. This may be taken care of by providing agricultural credit at zero per cent rate of interest. This has to go in parallel with write off of outstanding loan on a case-by-case basis. The lenders charging exhorbitant rate of interest may be identified by the Panchayat and asked to show how much money did they get back from the borrowers. The financial institution (local) and Panchayat should work together to note what minimum repayment (of principal and interest) is needed to declare the households debt-free.

Basic Needs:

- Households in rural U.P. has as members not only human beings, but also domestic animals. Housing has to have provision for sheds for domestic animals. Hence, the enhanced aid has to cover at least one shed per household beneficiary to accommodate domestic animals.

- An integrated development programme (linkages of schemes) is needed for improvement of the living condition of the rural poor people. The safe drinking water, basic education/literacy, wage/employment, housing, self-employment, pension schemes, sanitation and awareness generation programmes may be integrated under one scheme and implemented in an integrated manner.

(IV) Specific Suggestions

- **Criteria for Selection of Beneficiaries under Housing Schemes**
 a) Shelterlessness
 b) Landlessness
 c) Income-Poverty
 d) SC/ST in BPL
 e) Extreme cases like only women households, households dependent on physically challenged adult members, displaced households by war, partition, ethnic conflict, physical infrastructure-induced etc.

- **Modus Operandi for Execution of Housing Programmes**
 a) Selection of households has to be through BPL Survey-cum-open meetings of Gram Sabha
 b) Moratorium on number of households for at least five years, after being listed, so that there is no further break-up (by marital status, land division etc.) to claim more dwelling units.
 c) Formal BPL record has to be prepared by Panchayat and maintained in both Panchayat offices and BDO/DRDA offices.

☞ **Execution of Schemes by Selection of Region-Specific Cases of Full Construction and Upgradation**

a) In case a particular area (village) is selected for allocation of houses, it has to exhaust first 'full construction' cases, rather than implementing twin cases, namely, full construction and upgradation simultaneously.

b) Once in the selected area, full construction cases get exhausted via fulfillment of the needs of the beneficiaries, upgradation cases may be launched.

☞ **Components of Housing to be Provided**

a) Based on household size (5 to 6 members), one big room of (20'x10'x10'), with at least two windows and two doors;

b) Floor may be allowed to remain kaccha for cultural reasons;

c) Roof has to be compulsorily pakka;

d) There has to be attached bath room (at least for female use);

e) There has to be community (female)toilet per 50 households preferably maintained by Panchayat.

f) Toilet for private use in individual's houses should not be imposed by force;

g) Smokeless stove can not be imposed by force;

h) Indigenous/traditional sources of water (ponds, wells) are to be revived for public use; The maintenance has to be done by Panchayats.

☞ **Catalysts/Agents for Execution/Monitoring etc.**

- **For Execution**

i) Panchayat, and

ii) BDO/DRDA/Rural Housing Board

- **For Monitoring and Evaluation**

External Authority/Agency like credible institutions, NGOs, VOs etc.

☞ **Suggestions for 'Inclusive' Rural Housing**

a) 'Time-money-absence-connection', by different weightage, explain non-inclusion of households. Often income-cum-asset poor households are alleged not to be in the BPL list, either prepared by Panchayat or by State Supply Department. The strategy has to be 'inclusive' and not exclusive. Towards this end, a comprehensive (income-cum-asset based) list of households per revenue village has to be prepared by the Panchayat through open meetings of Gram Sabha. The list is to be rechecked by higher public authority. The listing is not difficult in view of the fact that most of the households in rural U.P. remain locally (village) confined (settled) without much mobility. Once the list is prepared, it needs execution on a priority basis by selecting households from the bottommost, that is, by accepted economic criteria (income-asset) in ascending order. The list has to remain operational for a medium period, say, five years, within which no selected household will have the right to additional 'aid' by breaking family, or by having new family by marital status. The comprehensive

list is not exhaustive in the sense that it must have a flexibility to include mainly marginalized households that emerge not by division of existing ones.

b) To check new marginalization, there is no alternative to implementing employment generation schemes and other complementary measures.

c) To neutralize income-poverty, housing has to be supported by measures to raise real income, like provision for 'free education for rural children upto 10^{th} standard', 'free medical facilities in PHCs', 'subsidized food through PDS' etc. Housing, so far, has failed to ensure these life-support measures for rural poor.

d) There can not be any strict ratio of beneficiaries as SC and non-SC. It depends on number and percentage of SC BPL households in village total households, and as per cent of all BPL households in the village. Only when BPL SC households in a selected village exceed 50.0 per cent of total BPL households in the village, the SC BPL households should have entitlement to 50.0 per cent of all listed beneficiary households. The precise basis of being selected as beneficiary, thus, is BPL first, and then SC.

e) Housing often raises dependency, and hence, reinforces vulnerability of the rural poor. It may be checked by linking provision for housing with employment-cum-development programmes.

f) The post of Gram Pradhan has to be a paid post with imposition of vigilance on him/her on the issue of corruption.

g) Housing 'under construction' for a long period (or abandoned) has to be enquired into by Panchayat/Block, and based on case-to-case examination, has to be solved.

h) We suggest a separate 'Rural Housing Board' for U.P., with one board for each district to work under the State Board where the housing scheme is implemented. This 'State Rural Housing Board' has to have at least five members, with at least one member from the Planning Commission, GOI.

i) The 'State Rural Housing Board', thus, set up will have to work in collaboration with State Planning Board, State Supply Department, and other Public Institutions that the Government of U.P. may feel needed for proper implementation of the housing schemes.

(V) Model for Rural Housing: Suggestions

a) There has to be no imposition of any specific model/structure for housing to be owned and used by the households other than imposing binding condition by size (area of building) and cost.

b) The model/structure (rectangular, hut-type, cottage-type etc.) is to be planned by the beneficiary herself/himself unless she/he asks for any model from the concerned authority (Panchayat, BDO, Housing Board etc.).

c) The decision to use materials has to be left to the beneficiary. It may be bamboo, wood, concrete slabs, boulders, bricks, depending on her/his information/judgment on the usability-cum-durability of the residential house. In this context, the local credible

government and non-government institutions have to be approachable for the beneficiary households towards housing design, cost, and other relevant information free of cost.

d) The Panchayat/BDO/DRDA/Rural Housing Board should display in each revenue village one 'model house' for each of the beneficiary households, who can learn by observation the design, materials used etc. while going to construct their own residential building. The 'model house' may be used as a 'community centre' in the village that may cater to the needs like 'community library', 'health club' etc.

e) The construction period has to be for a maximum period of three months, preferably during April-June, as decided by the concerned beneficiary household with guidance from competent local credible authority/institution, followed by monsoon (July-September), so that the feedback is received after six months of completion on the durability of the constructed house.

f) There has to be no use of contractors for construction and supervision. Guidance, while the house is under construction, if required by the beneficiary household, has to come from the Panchayat/local credible organization etc.

We have shown (I) standard design of residential house for consideration for each beneficiary household, with estimated cost, and (II) Model Construction (for display and learning) in each Gram Panchayat in chapter-7.

CHAPTER ONE

HOUSING AND LIVING OF PEOPLE

1.1 Housing: A Basic Need

A need is felt as basic when its absence endangers the very survival of the individual. The physical expression of any need is a usable product or service. Naturally, such needs include food first and then shelter. While consumption of food protects the biological existence of the individual, shelter protects him from adverse nature and fear associated with both controllable and apparently uncontrollable forces external to the individual concerned. These forces include fire, cyclone, rain, flood, adverse weather, termites etc. Ownership/possession of a house also ensures the identity, self-esteem, and privacy of the individual and scope for participation in society. Housing accommodates family life, the address, and the scope for participation in social and cultural life.

We see housing as one of the major components of basic needs that offer the individuals and families the privacy, and security for living. The protection of individuals and families is dependent directly on the type of shelter they have. The creativity and competence of individuals is dependent directly on where they are, that is, where do they live. Participation in social festivals, cultural programmes organized by individuals/communities also depends on the durable existence of the individuals/families in houses. The sense of social identity of individuals is linked very much with the kind of location-cum-addresses the individuals have. All these aspects are essentially components of decent conditions of human living. Thus, we will see rural housing as a major component of basic needs of human life.

The basic questions related to what is rural have been explained elsewhere (Hodge and Whitby, 1981, p. 4-5). It may be characterized by existence and functioning of local governments, it may be by size of human settlements, it may be by indicators like occupational structure, landholding etc. There may also be functional categories of villages like those that are linked more with urban areas, those that are linked only with sub-urban areas, that is intermediate, and those that are extremely rural.

The term 'rural housing' is used to connote dwelling units plus utility services such as approach roads, a water supply system, sewage and garbage disposal systems, electricity and fuel, facilities such as markets, health centers etc. In the literature on housing, the distinction between 'push' and 'pull' factors are known. Push factors work when the rural population has low landholding per capita as a productive asset, low productivity, and hence suffer from income-poverty. Pull factors work when social and economic opportunities in urban life attract population from the countryside (Wakely, Schmetzer, and Mumtaz, 1976, p.

3). Some of the push factors may also be there in rural region conspicuous by their absence, which we see as present in the urban region, e.g, health care and education. At a point, thus, the distinction between pull and push factors becomes blurred.

It may not be that all the facilities associated with rural housing can be ensured in one stroke. However, the minimum necessary investment in housing can improve the living and working conditions of low-income households, increase employment in housing-related public works, and stimulate the development of other sectors of the economy. This occurs both by increasing the demand of their products and by improving the productivity of the work force (UN, 1978, p. 33).

1.2 Housing: The Concept and the Components

Rather than trying to define 'housing', we describe it by the services 'housing' is supposed to provide. It is a universal proposition that 'housing' provides services, but the kind of services may vary, depending on ownership of houses by income-rich and income-poor, in rich and poor countries, in varied locations and circumstances. As such, by services taken as indices to describe housing, housing remains a heterogeneous product.

The UN Habitat Conference, 1976, focused on the inextricability of housing from the environment. This 'environment' includes both the natural and man-made facilities and obstructions around people, like water supply, waste disposal facilities etc (Burns and Grebler, 1977, p. 15-16). In our analysis, housing accommodates family that survives as a biological unit and protects itself against various climatic conditions and adverse circumstances. We take housing as the central location of human life and human settlements.

The corollaries that follow from the above description include by their location in the village, living rooms with privacy, indoor cooking facilities, storage facilities, private sanitation, public sanitation, bathing facilities with privacy, open space adjoining dwelling units for recreation and public meetings, schools and health centers etc.

1.3 Housing as a Physical Space

Housing as a physical space may have both narrow and broad versions. The narrow version concentrates on the dwelling unit of the household/family with facilities for living available within the boundary of the dwelling unit. The broad version sets the dwelling unit in the context of neighbouring dwelling units, the human and ecological environment adjoining the space for living of any particular family. This environment, in the context of our analysis, is bounded by a narrow geographic space. We consider the village as the bottommost unit for selection of this geographic space. We follow the broader version of housing as a physical space.

The ILO Conference, 1953, resolved that 'adequate housing accommodations and related facilities are one of the essentials of a good life, one of the fundamental requirements of an efficient, satisfied labour force, and one of the foundations of satisfactory community life' (Burns and Grebler, 1977, p. 100). The General Assembly adopted the Declaration of the

International Development Strategy for the Second UN Development Decade in 1970. The Declaration advised the developing countries to 'take steps to provide improved housing and related community facilities in both the urban and rural areas especially for low-income groups' (Burns and Grebler, 1977, p. 100-101). Habitat II Conference, 1996, of the UN recognized housing or adequate shelter as a universal human right. '..the right to housing goes beyond the right to a roof over one's head. It includes access to the systems essential to a healthy home: safe water and sanitation, waste disposal, modern energy, transport and proximity to social services' (UNDP, 1998, p. 89).

1.4 Housing as an Accommodation: Physical, Social, and Psychological

In outward appearance, housing is a homogeneous service provided by a physical space. In essence, housing is much more than a physical space and is anything but homogeneous. For the asset-cum-income-poor, it is a shelter for survival of the family. For the destitute, it is a shelter at least for the night. For the people employed in some stable occupations and the middle income groups, it is a space for living in comfort. For the income-rich, it is a luxury that demonstrates more than it accommodates the family. For rural houses, it is almost always boundaryless, while for the urban houses it is accompanied by boundaries circumscribing the residential plot of land. For city slums, the houses are boundaryless. There seems to be more social accommodation in case of rural houses relative to urban houses. Housing has not only social attachment, but also psychological attachment. The latter involves not only a relation between the neighbours within the bigger boundary, particularly in the rural areas, but also an attachment with local culture, language, rituals, belief, traditions. In a word, all the visible and invisible practices that bind the local people are centered on the living or the housing of the people around whom those practices revolve.

An individual unsettled by compulsion for absence of any stable address can not express himself. The implication is need for housing. This also implies a mode of living whereby people can participate in decision-making that affects their lives. Housing as a durable, if not permanent, mode of living ensures not only the safety of the people but also a method whereby people exercise their power in processes of decision-making. Provision of housing also checks demobilization of people in the society. In other words, a strong bondage that houses ensure among families/households bonds the whole neighbourhood. Extension of the bondage of a particular neighbourhood bonds all the adjoining areas/neighbourhoods. This is where the relevance of housing as a promoter of social expression of individuals comes in.

Rural areas have their natural formations. These formations include cooperation and collective spirit, occasional conflicts and its resolution at the local level. Attempts at urbanization, either through government intervention by extension of service sector-cum financial institutions, and/or extension of urban/city/metropolitan areas that grab the existing rural areas, lead to injection of non-easily resolvable conflicts. With intervention by the

government for poverty alleviation, the scenario has changed towards dependence on external finance and other supports. The consequences in the mindset of rural people from autocentric development to dependent development have also percolated to the housing sector. Thus, though housing remained historically the individual's responsibility for the family or peoples' activity at the collective level, it has changed of late by being more of dependency on government intervention. The landlessness/joblessness/incomelessness make this dependency for shelter more acute.

1.4.1 Housing Condition in India and UP : Census 2001 and NSSO, 1999

Food, clothing and shelter are the most essential physical requirements of people. Housing is one of these basic needs. The Census of India provides detailed information about the housing condition of India and the state of UP. The National Sample Survey Organization (NSSO) Report, 1999 also provides information regarding housing condition in India and U.P.

1.4.1.1 Census 2001: A Review on Housing

For rural U.P., of total number of houses, as high as 71.3 per cent are meant for residential purposes following Census 2001 data. Total occupied houses came to be 97.2 per cent for rural U.P. This is similar with the houses for whole of U.P. occupied as residential purposes and totally occupied houses, for the latter these being 70.4 per cent and 96.2 per cent. The non-residential purposes include shop/office, school/college, hotel/lodge/guest house, hospital/dispensary, factory/workshop, place of worship etc. For rural India the similar pattern of ownership, respectively for residential and non-residential purposes as for rural U.P., hold good. The corresponding figures for houses used as residential purposes and totally occupied houses for whole of India are similar to those for rural India.

In general, houses for residential purposes for rural U.P., rural India, whole of India and whole of U.P. show a percentage for each marginally less than three-fourth of total houses, following Census data **(Table-1.1)**.

Table – 1.1
Classification of Houses Based on Uses : U.P. and India

Houses by Uses	Uttar Pradesh				India			
	Rural		Total		Rural		Total	
	No.	%	No.	%	No.	%	No.	%
Residence	19384400	71.3	24156869	70.4	129052642	72.7	179275605	72.0
Residence-cum-other Use	877311	3.2	1178828	3.4	6046812	3.4	7886567	3.2
Shop/Office	667743	2.5	1610819	4.7	5566717	3.1	13390292	5.4
School/College	134730	0.5	162970	0.5	1229122	0.7	1502353	0.6
Hotel/Lodge/Guest House	17874	0.1	31792	0.1	266963	0.2	521598	0.2
Hospital/ Dispensary	54241	0.2	85351	0.3	340293	0.2	603897	0.2
Factory/ Workshop	103803	0.4	188748	0.6	986629	0.6	2210912	0.9
Place of Worship	218851	0.8	265270	0.8	1982515	1.1	2398650	1.0
Other Non-Residence	4959033	18.3	5312388	15.5	22706648	12.8	25494803	10.2
Total Occupied Houses	26417986	97.2	32993035	96.2	168178341	94.7	233284677	93.7
Abandoned Houses	760997	2.8	1308420	3.8	9359172	5.3	15811192	6.3
Total No. of Houses	27178983	100.0	34301455	100.0	177537513	100.0	249095869	100.0

Source: Census of India, 2001 Series I, P. 87.

Of the total houses that households occupy for residential purposes in rural U.P., 42.4 per cent are identified as good, 51.2 per cent are livable, and 6.4 per cent are dilapidated, following Census data. Of the total houses occupied by households for both residential-cum-non-residential purposes in rural India, the percentages are respectively 42.04, 53.39, and 4.55 for good, livable and dilapidated conditions. These percentages of houses identified as good, livable and dilapidated for rural India for residence and residence-cum-other uses are 44.83, 48.92, and 6.23 respectively. The percentages for houses for both residential and non-residential purposes for rural India are 44.8 per cent, 48.9 per cent, and 6.2 per cent respectively. Of total residential houses occupied by SCs, the houses in good condition is 3.86 per cent and the houses in dilapidated condition is 7.16 per cent. The rest houses are livable. Of all houses occupied by SC households in U.P., the percentage for good, livable, and dilapidated houses are respectively 2.2 per cent, 28.2 per cent, and 33.0 per cent of all good, livable, and dilapidated owned by households in U.P. The Census data show most of the houses as livable, for rural U.P. and rural India and across categories like SC and ST **(Table-1.2)**.

Table – 1.2
Distribution of Houses by Conditions: U.P. and India

Types of House	Condition of Houses	Uttar Pradesh				India			
		SC	ST	Rural	Total	SC	ST	Rural	Total
Residence	Good	243007 (9.7)	118388 (95.3)	8362288 (95.6)	11018118 (95.1)	14760844 (97.8)	6194756 (94.9)	59477627 (95.9)	92813201 (96.2)
	Livable	3409035 (97.0)	161715 (95.4)	10087892 (95.7)	12072967 (95.6)	17250464 (97.1)	9900878 (93.2)	64448782 (95.2)	81139219 (95.5)
	Dilapidated	450522 (97.6)	20803 (97.1)	1268675 (97.0)	1500780 (96.9)	2820223 (97.7)	1026946 (96.4)	8346524 (96.8)	10223387 (96.9)
	Total	6289564 (97.2)	300906 (95.5)	19718855 (95.8)	24591865 (95.5)	34831531 (97.4)	17122580 (94.0)	132272933 (95.7)	184175807 (95.9)
Residence-cum other Use	Good	64718 (2.6)	5863 (4.7)	383740 (4.4)	566408 (4.9)	338042 (2.2)	331753 (5.1)	2522255 (4.1)	3633584 (3.8)
	Livable	105875 (3.0)	7853 (4.6)	448011 (4.3)	554900 (4.4)	513625 (2.9)	721597 (6.8)	3202972 (4.7)	3825098 (4.5)
	Dilapidated	10873 (2.4)	612 (2.9)	39468 (3.0)	47428 (3.1)	67145 (2.3)	38808 (3.6)	273399 (3.2)	329446 (3.1)
	Total	181466 (2.8)	14328 (4.5)	871219 (4.2)	1168736 (4.5)	918812 (2.6)	1092158 (6.0)	5998626 (4.3)	7788128 (4.1)
Total	Good	2494725 (100.0)	124251 (100.0)	8746028 (100.0)	11584526 (100.0)	15098886 (100.0)	6526509 (100.0)	61999882 (100.0)	96446785 (100.0)
	Livable	3514910 (100.0)	169568 (100.0)	10535903 (100.0)	12627867 (100.0)	17764089 (100.0)	10622475 (100.0)	67651754 (100.0)	84964317 (100.0)
	Dilapidated	461395 (100.0)	21415 (100.0)	1308143 (100.0)	1548208 (100.0)	2887368 (100.0)	1065754 (100.0)	8619923 (100.0)	10552833 (100.0)
	Total	6471030 (100.0)	315234 (100.0)	20590074 (100.0)	25760601 (100.0)	35750343 (100.0)	18214738 (100.0)	138271559 (100.0)	191963935 (100.0)

Source: Census of India, 2001 Series I, P. 105.

The condition of houses shows that of total residential houses in rural U.P., 42.4 per cent are good, 51.2 per cent are livable and 6.4 per cent are dilapidated. Of total houses, residential and residential-cum-other uses, in U.P., 42.5 per cent are good, 51.2 per cent are livable and 6.3 per cent are dilapidated. Thus, there is symmetry in distribution of houses in terms of living conditions in houses, as per lived by households in U.P. The corresponding figures for rural India are 45.0 per cent, 48.7 per cent, and 6.3 per cent, for residential houses. The figures for rural U.P. and rural India, thus, show similarity by condition of residential

houses **(Table-1.3)**. The ownership of houses by number of rooms is given in **Appendix-A, Table-1**.

Table – 1.3
Distribution of Houses Used as Residence and Residence-cum-Other Uses by their Conditions: U.P. and India

Types of Houses	Condition of Houses	Uttar Pradesh				India			
		Rural		Total		Rural		Total	
		No.	%	No.	%	No.	%	No.	%
Residence	Good	8217143	42.4	10819141	44.8	58103318	45.0	90295913	50.4
	Livable	9920598	51.2	11863475	49.1	62808512	48.7	79004784	44.1
	Dilapidated	1246659	6.4	1474253	6.1	8140812	6.3	9974908	5.6
	Total	19384400	100.0	24156869	100.0	129052642	100.0	179275605	100.0
Residence-cum other Use	Good	383740	44.0	566408	48.5	2522255	42.0	3633584	46.7
	Livable	448011	51.4	554900	47.5	3202972	53.4	3825098	49.1
	Dilapidated	39468	4.5	47428	4.0	273399	4.6	329446	4.2
	Total	871219	100.0	1168736	100.0	5998626	100.0	7788128	100.0
Total	Good	8600883	42.5	11385549	45.0	60625573	45.0	93929497	50.2
	Livable	10368609	51.2	12418375	49.0	66011484	48.9	82829882	44.3
	Dilapidated	1286127	6.3	1521681	6.0	8414211	6.1	10304354	5.5
	Total	20255619	100.0	25325605	100.0	135051268	100.0	187063733	100.0

Note: The table excludes houses occupied by the institutional households for which data on condition of houses were not collected.
Source: Census of India, 2001 Series I, P. 97.

One can understood the quality and durability of residential houses by the type of roof. One-third of the houses in rural U.P. have roof made of grass, thatch, bamboo, wood, and mud following Census data. One-fifth of the houses in rural U.P. have roof made of tiles (khaprail); one-fourth of the houses have roof made of bricks; 7.0 per cent have concrete roof and 10.7 per cent have stone-made roof. The substance or material used for construction of roof also depends on the nature and pattern of the whole house including walls, floor etc. The grass-thatch-bamboo made roof for rural U.P. is a practice much more than that for rural India. For rural India, tiles (khaprail) is used more for roof construction relative to that for rural U.P. and also relative to other materials for roof construction. For rural U.P., bricks as a material for roof construction is used much more than that for rural India **(Table-1.4)**.

Table – 1.4
Distribution of Households Living in Houses by Main Materials of Roof: U.P. and India

Types of Roof	Uttar Pradesh				India			
	SC	ST	Rural	Total	SC	ST	Rural	Total
Grass, Thatch, Wood, Bamboo, Mud etc.	2347379 (36.3)	86843 (27.5)	6926720 (33.6)	7496686 (29.2)	10512692 (29.4)	4640517 (25.5)	38343957 (27.7)	42086828 (21.9)
Plastic/Polithene	32040 (0.5)	3904 (1.2)	71048 (0.3)	103663 (0.4)	250290 (0.7)	96584 (0.5)	505763 (0.4)	916700 (0.5)
Tiles (Khaprail)	1514167 (23.4)	50093 (15.9)	4529537 (22.0)	4868122 (18.9)	11247402 (31.5)	9106926 (50.0)	51932746 (37.5)	62505875 (32.6)
Slate	35027 (0.5)	3853 (1.2)	101820 (0.5)	159526 (0.6)	407347 (1.1)	105357 (0.6)	1479048 (1.1)	1808958 (0.9)
G.I. Metal/Asbestos Sheet	47891 (0.7)	6646 (2.1)	125439 (0.6)	240985 (0.9)	4003921 (11.2)	2322661 (12.8)	13609736 (9.8)	22265714 (11.6)
Bricks	1365675 (21.1)	87398 (27.7)	5126393 (24.9)	7140996 (27.7)	2047031 (5.7)	141979 (0.8)	7684707 (5.6)	10695651 (5.6)
Stone	667462 (10.3)	40470 (12.8)	2210604 (10.7)	2937771 (11.4)	2401110 (6.7)	522450 (2.9)	8645968 (6.3)	12516545 (6.5)
Concrete	444131 (6.9)	34846 (11.2)	1439820 (7.0)	2731747 (10.6)	4696995 (13.1)	1114500 (6.0)	15192513 (11.0)	37984702 (19.8)

Contd...

Types of Roof	Uttar Pradesh				India			
	SC	ST	Rural	Total	SC	ST	Rural	Total
Any other Materials	17258 (0.3)	1181 (0.4)	58693 (0.4)	81105 (0.3)	184555 (0.6)	163764 (0.9)	877121 (0.6)	1182962 (0.6)
Total	6471030 (100.0)	315234 (100.0)	20590074 (100.0)	25760601 (100.0)	35750343 (100.0)	18214738 (100.0)	138271559 (100.0)	191963935 (100.0)

Note: The table excludes houses occupied by the institutional households for which data on condition of houses were not collected.

Source: Census of India, 2001 Series I, P. 139.

For rural U.P. one-third of the households have number of rooms six to eight per household in their residential houses. One-fourth of the households have, on average, number of rooms nine and above. Thus, nearly 60.0 per cent of the households have rooms in their residential houses more than six following Census data. In U.P. as high as 36.2 per cent of all SC households have number of rooms six to eight and 17.7 per cent have nine rooms and above. It means, 53.9 per cent of all SC households have, in their residential houses, number of rooms more than six. For ST households, it is for 55.2 per cent of all ST households. This is quite impressive by number of rooms. It needs to be seen what is the size (by square and cubic meter) of each room, the quality of and furniture in the rooms, the livability in the rooms by windows and doors for air and light etc.

For rural India, households having rooms nine and more in their residential houses, is a little more than one-tenth; less than one-third of the households have rooms six to eight in their residential houses. The SC households for India as a whole having number of rooms six and more is 39.5, and for ST, it is 39.7. Rural U.P., thus, is ahead of rural India if number of rooms, six and more, in residential houses of households is any indicator of living condition of the dwellers **(Table-1.5)**.

Table – 1.5
Distribution of Households by Number of Rooms in Dwelling Units: U.P. and India

Number of Rooms	Uttar Pradesh				India			
	SC	ST	Rural	Total	SC	ST	Rural	Total
One	217089 (3.4)	9906 (3.1)	591281 (2.9)	744659 (2.9)	1303144 (3.6)	633576 (3.5)	4809179 (3.5)	6821456 (3.6)
Two	485484 (7.5)	21310 (6.8)	1283384 (6.2)	1563143 (6.1)	3154767 (8.8)	1641339 (9.0)	11294305 (8.2)	15716184 (8.2)
Three	530679 (8.2)	23765 (7.0)	1396067 (6.8)	1773588 (6.9)	3989769 (11.3)	2098273 (11.5)	14443153 (10.4)	21274978 (11.1)
Four	775568 (12.0)	38917 (12.3)	2191033 (10.6)	2910003 (11.3)	6329853 (17.7)	3186328 (17.6)	24484653 (17.7)	36523918 (19.0)
Five	969922 (15.0)	47333 (15.0)	2878600 (14.0)	3719536 (14.4)	6851934 (19.2)	3414717 (18.7)	25553793 (18.5)	35878776 (18.7)
Six to Eight	2346366 (36.2)	108589 (34.4)	7373395 (35.8)	9123085 (35.4)	10653234 (29.8)	5544310 (30.4)	40872887 (29.6)	53966544 (28.1)
Nine & Above	1145922 (17.7)	65414 (20.8)	4876314 (23.7)	5926587 (23.0)	3464642 (9.7)	1694159 (9.3)	16813649 (12.1)	21782079 (11.3)
Total	6471030 (100.0)	315234 (100.0)	20590074 (100.0)	25760601 (100.0)	35750343 (100.0)	18214738 (100.0)	138271559 (100.0)	191963935 (100.0)

Source: Census of India, 2001 Series I, P. 181.

Following Census 2001, one-fifth of the households in rural U.P. have bathrooms in their residential houses. As high as 80.8 per cent of the households in rural U.P. have no

latrines. Of the available latrines, nearly half is pit latrine. For 35.0 per cent of the residential houses in rural U.P., there is no drainage; and for 59.7 per cent of the houses, there is open drainage. The insanitation problems, thus, remain for settled population in rural U.P. The percentage of households in rural U.P. having bathrooms in their houses is much more than that for rural India. For the former, it is 19.9 per cent, for the latter it is 2.3 per cent. For the whole of U.P., however, percentage of houses having bathrooms (28.7 per cent) is less than that for all India (36.1 per cent).

The percentage of households for rural U.P. having no drainage facility (35.0 per cent) is much higher than that for rural India (6.6 per cent). However, for all India this non-existence of drainage facility for discharge of wastewater by households (53.6 per cent) is much higher than that for U.P. as a whole (29.5 per cent). For most of the households, it is open drainage by rural region and for social categories **(Table-1.6)**. The distribution of households by sources of drinking water is given in **Appendix-A, Table-2**.

Table – 1.6
Distribution of Households by Availability of Bathroom, Type of Latrine Within the House and Type of Drainage Connectivity for Wastewater Outlet: U.P. & India

Particulars		Uttar Pradesh				India			
		SC	ST	Rural	Total	SC	ST	Rural	Total
HHs. Having Bathroom available in houses		1018582 (15.7)	109911 (34.9)	4100890 (19.9)	7397412 (28.7)	7970505 (22.3)	2749101 (15.1)	31569044 (2.3)	69371158 (36.1)
Type of Latrines	Pit Latrine	543123 (8.4)	47806 (15.2)	1716646 (8.3)	2651088 (10.3)	3490086 (9.8)	1468265 (8.1)	14236297 (1.0)	22076486 (11.5)
	Water Closet	195151 (3.0)	29806 (9.5)	401200 (1.9)	2054535 (8.0)	3156476 (8.8)	1020513 (5.6)	9837054 (0.7)	34598446 (18.0)
	Other Latrine	483883 (7.5)	61624 (19.5)	1840724 (8.9)	3389803 (13.2)	1823041 (5.1)	615101 (3.4)	6231008 (0.5)	13210867 (6.9)
	No Latrine	5248873 (81.1)	175998 (55.8)	16631504 (80.8)	17665175 (68.6)	27280740 (76.3)	15110859 (83.0)	107967200 (7.8)	122078136 (63.6)
Type of Connectivity for Wastewater Outlet	Closed Drainage	332124 (5.1)	46836 (14.9)	1088618 (5.3)	2456926 (9.5)	2523402 (7.1)	819915 (4.5)	5402679 (0.4)	23925761 (12.5)
	Open Drainage	3844504 (59.4)	192730 (61.3)	12292397 (59.7)	15700507 (60.9)	12809963 (35.8)	3154582 (17.3)	41857772 (3.0)	65142354 (33.9)
	No Drainage	2294402 (35.5)	75668 (24.0)	7209059 (35.0)	7603168 (29.5)	20416978 (57.1)	14240241 (78.2)	91011108 (6.6)	102895820 (53.6)
Total Households		6471030 (100.0)	315234 (100.0)	20590074 (100.0)	25760601 (100.0)	35750343 (100.0)	18214738 (100.0)	1382271559 (100.0)	191963935 (100.0)

Source: Census of India, 2001 Series I, P. 341.

Following Census data, 47.4 per cent of the households in rural U.P. have separate kitchens in their residential houses, which is 59.4 per cent for rural India. Firewood is used as fuel for cooking by as high as 47.7 per cent of the households in rural U.P., which is 64.1 per cent for rural India. Another 16.2 per cent of the households in rural U.P. use crop residue (straw, leaves etc.) as fuel for cooking, which is 13.1 per cent for rural India. As high as 32.4 per cent of the rural households in U.P. use cow dung cake as fuel for cooking which is 12.8 per cent for the households in rural India. Use of biogas, coal and electricity for cooking is a rare phenomenon for the households in both rural U.P. and rural India. Gas (LPG) is used by 45.0 per cent of households in rural U.P., which is 5.7 per cent for rural India. Cowdung cake as a major fuel for U.P. (27.3 per cent of households using) is much higher than that for India. The gap between rural U.P. and rural India is large so far as use of cawdung cake as fuel is

concerned. Use of crop residue for U.P. and rural U.P. is also higher relative to India and rural India. The SC households using alternative means of fuel in U.P. is similar to those used in rural India. Electricity is very rarely used as a fuel for cooking purposes for rural U.P. and rural India, whole of U.P. and whole of India, and by categories like SCs and STs **(Table-1.7)**.

Table – 1.7
Distribution of Households by Availability of Kitchen and Types of Fuel Used for Cooking: U.P. and India

Types of Fuel	Uttar Pradesh				India			
	SC	ST	Rural	Total	SC	ST	Rural	Total
Firewood	3061376 (47.3)	133092 (42.2)	9828984 (47.7)	11401917 (44.3)	20059791 (56.1)	1435611 (7.9)	88635032 (64.1)	100842651 (52.5)
Crop residue	1029463 (15.9)	43675 (13.9)	3334664 (16.2)	3541376 (13.7)	4688987 (13.1)	1238285 (6.8)	18115410 (13.1)	19254851 (10.0)
Cow-dung Cake	1948148 (30.1)	61400 (19.5)	6663234 (32.4)	7043989 (27.3)	4849466 (13.6)	576496 (3.2)	17694317 (12.8)	18758885 (9.8)
Coal/Lignite Charcoal	31891 (0.5)	3304 (1.0)	19643 (0.1)	99898 (0.4)	749142 (2.1)	250071 (1.4)	1475498 (1.1)	3932730 (2.0)
Kerosene	90528 (1.4)	15682 (5.0)	98862 (0.5)	587795 (2.3)	2025671 (5.7)	601779 (3.3)	2240227 (1.6)	12528916 (6.5)
LPG	286588 (4.4)	55012 (17.5)	934832 (4.5)	2913579 (11.3)	2841719 (7.9)	979315 (5.4)	7845161 (5.7)	35596798 (18.5)
Electricity	8090 (0.1)	690 (0.2)	21911 (0.1)	36228 (0.1)	52395 (0.1)	31597 (0.2)	173042 (0.1)	338054 (0.2)
Bio-gas	5512 (0.1)	1012 (0.3)	32632 (0.2)	55459 (0.2)	50135 (0.1)	25273 (0.1)	647927 (0.5)	849098 (0.4)
Any Other	8995 (0.1)	529 (0.2)	27692 (0.1)	35192 (0.1)	336573 (0.9)	115948 (0.6)	1135083 (0.8)	1231727 (1.1)
No Cooking	8439 (0.1)	838 (0.3)	27620 (0.1)	45168 (0.2)	96464 (0.3)	39860 (0.2)	309862 (0.2)	630225 (0.3)
Availability of Kitchen	2723966 (42.1)	159110 (50.5)	9767954 (47.4)	13127343 (51.0)	18395718 (51.5)	11753564 (64.5)	82153605 (59.4)	122939364 (64.0)
Total Households	6471030 (100.0)	315234 (100.0)	20590074 (100.0)	25760601 (100.0)	35750343 (100.0)	18214738 (100.0)	138271559 (100.0)	191963935 (100.0)

Source: Census of India, 2001 Series I, P. 351.

For lighting at night, kerosene is the major material/source for households in rural U.P. (79.5 per cent) following Census data. This is 55.6 per cent for rural India. For rural U.P., 19.8 per cent of the households use electricity, which is 43.5 per cent for rural India. For U.P., as a whole, electricity is used by 31.9 per cent of the households, which is for 55.8 per cent households for all India. While kerosene is the major source of lighting for rural U.P. and rural India, electricity is the major source of lighting for all India. Solar energy and other methods are rarely used for lighting at night by households for rural U.P. and rural India, and by social categories **(Table-1.8)**.

Table – 1.8
Distribution of Households by Sources of Lighting: U.P. and India

Types of Fuel	Uttar Pradesh				India			
	SC	ST	Rural	Total	SC	ST	Rural	Total
Electricity	1251074 (19.3)	130634 (41.4)	4084288 (19.8)	8216439 (31.9)	15845136 (44.3)	6650372 (36.5)	60180685 (43.5)	107209054 (55.8)
Kerosene	5173025 (79.9)	180593 (57.3)	16371920 (79.5)	17370591 (67.4)	19562810 (54.7)	11267978 (61.9)	76896701 (55.6)	83127739 (43.3)
Solar Energy	23284 (0.4)	1896 (0.6)	80732 (0.4)	93047 (0.4)	98744 (0.3)	57150 (0.3)	394425 (0.3)	522561 (0.3)
Other Oil	6394 (0.1)	415 (0.1)	18976 (0.1)	23745 (0.1)	38599 (0.1)	26364 (0.1)	146165 (0.1)	184424 (0.1)

Contd...

Types of Fuel	Uttar Pradesh				India			
	SC	ST	Rural	Total	SC	ST	Rural	Total
Any Other	6398 (0.1)	589 (0.2)	14904 (0.1)	22996 (0.1)	56730 (0.2)	75420 (0.4)	227210 (0.2)	305308 (0.2)
No Lighting	10855 (0.2)	1107 (0.4)	19254 (0.1)	33783 (0.1)	148324 (0.4)	137454 (0.8)	426373 (0.3)	614849 (0.3)
Total	6471030 (100.0)	315234 (100.0)	20590074 (100.0)	25760601 (100.0)	35750343 (100.0)	18213738 (100.0)	138271559 (100.0)	191963935 (100.0)

Source: Census of India, 2001 Series I, P. 333.

1.4.1.2 National Sample Survey Report, 1999 : A Review on Housing

Around one-third of the rural households in U.P. have kaccha houses and equal percentage of households semi-pucca and pucca houses, following NSSO data. One-third of the katcha houses in rural U.P. are in bad condition, while a negligible percentage of pucca houses are reported to be in bad condition. There is not much difference in percentage of pucca houses for rural U.P. and rural India, each being around one-third of total. This contrasts with pucca houses in urban U.P. and urban India, each being around three-fourth of total houses. The average data for housing in bad condition for rural U.P. is one-sixth of total which may be examined further to check repair/maintenance/demolition and reconstruction of houses which are already kaccha in particular **(Table-1.9)**.

Table – 1.9
Distribution of Households by Structure and Condition of Housing : U.P. and India

(in %)

Type of Housing	Proportion of Housing	Uttar Pradesh		India	
		Rural	Urban	Rural	Urban
Pucca	Total Households	37.19	77.16	32.28	73.84
	In Bad Condition	2.78	4.71	2.49	3.44
Semi-Pucca	Total Households	31.20	15.68	36.00	17.89
	In Bad Condition	14.61	24.28	11.96	18.66
Kaccha	Total Households	31.61	7.17	31.72	8.27
	In Bad Condition	33.35	55.55	34.91	52.63
All	Total Households	100.00	100.00	100.00	100.00
	In Bad Condition	16.13	11.42	16.18	10.23

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

The percentage of houses/dwelling units used/owned independently is high for rural U.P. and rural India, each around 90.0 per cent and much higher than the percentage for urban U.P. and urban India, following NSSO data. The concept of the flat as a dwelling unit remains dominantly an urban phenomenon for U.P. and India. Shelter-less-ness exists but is insignificant for U.P. and India, for each of rural and urban regions **(Table-1.10)**.

Table – 1.10
Distribution of Households by Types of Dwelling Units

(in %)

Types of Dwelling Units	Uttar Pradesh		India	
	Rural	Urban	Rural	Urban
No Dwelling	0.30	0.20	0.40	0.30
Independent House	92.30	68.90	89.60	60.10
Flat	1.80	10.90	1.90	13.40
Chawl	1.00	3.40	3.60	10.90
Others	4.60	16.60	4.60	15.30
Total	100.00	100.00	100.00	100.00

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

The incidence of hired dwelling units (houses) is rare for rural U.P. and rural India. The incidence of owned dwelling units is more for rural U.P. and rural India, relative to that for urban regions. As high as 96.3 per cent of the households in rural U.P. have owned dwelling units, which is 92.9 per cent for rural India. The corresponding figures for owned dwelling units for urban U.P. and urban India are 70.7 per cent and 57.3 per cent, following NSSO data.

Thus, rural regions show lesser hired dwelling units, each for rural U.P. and rural India. Hired dwelling units in urban U.P. is much less than that for urban India **(Table-1.11)**.

Table – 1.11
Distribution of Households by Ownership of Houses : U.P. and India

(in %)

Area	Ownership	U.P.	India
Rural	Owned	96.3	92.9
	Hired	2.2	4.4
	Other	1.5	2.7
Urban	Owned	70.7	57.3
	Hired	23.0	35.8
	Other	6.3	6.9

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of Stat., GOI.

For rural U.P., availability and use of latrine is a rare phenomenon. For 91.1 % of the households in rural U.P. and for 85.8 % of the households in urban U.P. there is no latrine, following NSSO data. This contrasts with urban U.P. and urban India where non-availability of latrine covers one-third of the households. Thus, two thirds of urban households have latrines of different types like service latrine, septic tank, flush system etc. The 'flush system'-based latrine is there in rural U.P. only for 1.0 % of the households. For nearly one-third of the households, in both urban and rural India, there is 'flush system'-based latrine. Service latrine for households in urban U.P. (23.5 %) is much higher than that for urban India (7.4 %) **(Table-1.12)**.

Table – 1.12
Distribution of Households Using Types of Latrines: U.P. and India

(in %)

Type of Latrines	Uttar Pradesh		India	
	Rural	Urban	Rural	Urban
No Latrine	91.10	32.5	85.80	30.60
Service Latrine	4.30	23.5	2.40	7.40
Septic Tank	2.90	14.00	5.50	29.60
Flush System	1.00	29.10	0.80	28.50
Others	0.40	0.80	5.20	3.80
No response	0.40	0.10	0.30	0.10
Total	100.00	100.00	100.00	100.00

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

Firewood is the major means of fuel for rural U.P. as well as rural India. It is for 64.6 per cent of households for rural U.P. and 74.9 per cent for rural India following NSSO data. Kerosene is not a major means of fuel for rural region, U.P. and all-India, which is the third ranked means of fuel for urban region. For urban region firewood remains first ranked fuel followed by LPG/gas and then Kerosene, for U.P. and India. For rural region, U.P. and

Table – 1.13
Distribution of Households by Type of Cooking Fuel Used in Residential Units : U.P. and India

(in %)

Fuels Used	Uttar Pradesh		India	
	Rural	Urban	Rural	Urban
No Cooking	0.50	1.90	0.70	4.70
Leaves/Straw	9.40	1.90	11.60	1.80
Fire Wood	64.60	42.40	74.90	30.70
Coal/ Coke	0.30	2.80	1.20	7.80
Kerosene	1.30	16.10	2.00	23.70
Bio-gas	0.20	0.30	0.30	0.20
LPG/Gas	0.80	26.20	1.40	27.40
Electricity	00	0.30	0.10	0.60
Others	22.90	8.20	7.60	3.00
Total	100.00	100.00	100.00	100.00

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

India, the second ranked fuel is leaves/straw, which is insignificant for urban region. For rural U.P. the category of fuel called 'others' occupy a prominent place, through what it really covers is not known **(Table-1.13)**.

Kerosene is the major source of lighting for most of the households in rural U.P. as well as for rural India. Following NSSO, 80.4 per cent of the households in rural U.P. use kerosene, which is 61.4 per cent for rural India. As opposed to this, 25.2 per cent use kerosene in urban U.P. and 17.2 per cent in urban India. While electricity is a source of lighting for 17.5 per cent of the households in rural U.P., it is 36.5 per cent for rural India. This contrasts with urban U.P. and urban India where electricity is the major source for lighting **(Table-1.14)**.

Table – 1.14
Distribution of Households by Sources of Light at Night in Residential Houses: U.P. and India

(in %)

Sources of Light	Uttar Pradesh		India	
	Rural	Urban	Rural	Urban
No Lighting	1.10	2.10	1.70	1.70
Kerosene	80.40	25.20	61.40	17.20
Electricity	17.50	72.20	36.50	80.90
Others	1.00	0.20	0.40	0.10
No response	0.00	0.30	0.00	0.10
Total	100.00	100.00	100.00	100.00

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

Per capita floor area (for living) in residential units for rural U.P. lies mainly between 3.0 and 11.0 sq.meter. Around 60.0 per cent of the rural households in U.P. falls within this range. The corresponding figure for rural India is 63.4 per cent. Only 0.5 per cent of households in rural U.P. have per capita floor area less than one sq. meter following NSSO data. The estimated per capita floor area for rural U.P. above 11.0 sq. meter is higher than that for urban U.P. The same is not true for rural India vis-à-vis urban India. While per capita floor area for rural India is higher than that for urban India in the range 11.0 sq. meter to 15.0 sq. meter, for the higher range above 15.0 sq. meter the per capita floor area is higher for urban India. In view of the community-type living pattern of households in rural India, it is really difficult to exactly identify locations of living by floor area and hence, calculate per capita floor space. **(Table-1.15)**.

Table – 1.15
Distribution of Households by Per Capita Floor Area in Residential Units : U.P. and India

(in %)

Per Capita Floor Area (in sq. meter)	Uttar Pradesh		India	
	Rural	Urban	Rural	Urban
0-1	0.50	1.20	0.80	1.00
1-3	5.20	10.10	8.20	12.60
3-5	15.40	19.10	19.20	20.00
5-7	18.70	18.80	19.40	17.20
7-9	14.30	12.30	14.20	12.40
9-11	11.70	10.70	10.60	9.40
11-13	8.90	7.90	7.10	6.20
13-15	5.40	4.70	4.70	4.10
15-20	8.70	6.20	7.30	7.70
20 and Above	11.70	8.90	8.50	9.30
Total	100.00	100.00	100.00	100.00

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

A distribution of households by possession of consumer durable goods shows that 58.0 per cent of the households in rural U.P. own bicycles, 23.1 per cent own radio and 10.3 per cent non-colour TV, following NSSO data. No household in rural U.P. owns air conditioner and geysers. Possession of room heater and colour TV is also rare for rural households in U.P. The data in terms of percentage of rural households of U.P. possessing durable

consumer goods are comparable and similar for rural India. For urban U.P. and urban India, fan for cooling during summer for households is a major consumer good which is not of much importance for rural U.P. and rural India **(Table-1.16)**.

Table – 1.16
Households Possessing Consumer Durable Goods: U.P. and India

(in %)

Consumer Durable Goods	Uttar Pradesh		India	
	Rural	Urban	Rural	Urban
Bicycle	58.10	59.20	40.30	46.70
Scooter	2.70	15.30	2.90	15.90
Radio	23.10	38.40	29.10	52.20
Colour TV	0.60	7.40	1.20	14.20
B & W TV	10.30	36.30	11.50	34.30
Fan	8.40	56.90	14.50	61.30
Refrigerator	0.40	14.70	0.90	15.00
Air Cooler	0.40	13.40	0.50	7.70
Air Conditioner	0.00	0.40	0.00	0.60
Geysers	0.00	1.40	0.10	3.50
Room Heater	0.30	4.30	0.20	2.20
Total	100.00	100.00	100.00	100.00

Source: Sarvekshaana, vol. xxii, No. 3, 78 issue, 1999, published by NSS organization, Dept. of statistics, GOI.

1.5 Living Condition of People Based on Some Selected Indicators : India and U.P.

As low as one-third of the rural households is U.P. had pucca houses in 1993-94 which was above all-India average. The percentage of pucca houses was good for advanced states like Punjab and Kerala and in very poor shape for Bihar. For U.P. in 1993-94, percentage of rural households with katcha houses was 30.8, marginally below all-India average. The percentages of katcha houses were negligible for Punjab and low for Kerala, while tremendously higher for Bihar. Apart from the nature of the house by quality-cum-durability, the basic facilities related to housing for human living need attention. Rural households having access to toilet facilities 1991 for U.P. stood at 6.44, which was 9.48 for all-India. For the advanced state like Kerala it was 44.07 per cent. The toilet facility is understood by the confined space within the residential compound meant to respond to one's cleaning on a daily basis. The access of rural households to safe drinking water for U.P. in 1991 was reasonably high at 56.62 per cent, at per with all-India average. Rural households in U.P. with electricity connection for 1991 was 10.96 per cent, much below the all-India average of 30.54 per cent. Villages connected by roads for population above 1000 in U.P. were well below all-India averages for 1996-97 **(Table-1.17)**.

Table – 1.17
Housing and Related Facilities for Human Living in some Selected States in India

(in %)

Amenities	Kerala	Punjab	Bihar	U.P.	India
Rural Households with Pucca Houses (1993-94)	51.50	67.80	17.50	32.20	29.20
Rural Households with Semi Pucca Houses (1993-94)	30.10	19.80	41.50	37.10	38.10
Rural Households with Kaccha Houses (1993-94)	18.50	12.40	41.00	30.80	32.70
Rural Households with Access to Toilet Facilities (1991)	44.07	15.79	4.96	6.44	9.48
Rural Households with Safe Drinking Water (1991)	12.22	92.09	56.55	56.62	55.54
Rural Households with Electric Connection (1991)	41.95	76.98	5.57	10.96	30.54

Contd...

Amenities	Kerala	Punjab	Bihar	U.P.	India
Villages Connected by Road (1996-97)					
(a) Population Less than 1000	83.33	95.45	40.72	53.11	49.18
(b) Population 1000 to 1500	100.0	100.0	61.97	39.79	74.58
(c) Population Above 1500	99.35	100.0	72.45	48.90	78.04

Source: Planning Commission, GOI, National Human Development Report, 2001, p.167, March 2002.

U.P. stood far behind all-India average net state domestic product per capita, and was ahead of only Bihar. Per capita consumption expenditure of U.P. for 1999-2000 was much behind all-India average, and ahead of only Bihar. The distribution of per capita consumption on food expenditure for rural U.P. stood at 57.42 per cent, which is not far behind all-India average. The surprising fact is per capita expenditure on consumption of non-food items for rural U.P., which was as high as 42.58 per cent and ahead of all-India average. It is surprising because per capita expenditure on non-food items is considered as an index of development, the higher the percentage the higher is the index, that is, rising income of the population spending more (absolute and as per cent) on non-food items following Engel's law.

For U.P. rural population in labour force stood at 60.50 per cent, marginally below that of Punjab and marginally above Kerala. The figure for unemployment as percent of labour force for U.P. stood at 0.8 per cent for 1999-2000 that is much below all-India figure. Percentage of rural population living below poverty line for 1993-94 for U.P. was 42.28, which was much above all-India average. For 1999-2000 this percentage for U.P. came down to 31.22, above all-India average **(Table-1.18)**.

Table – 1.18
Economic Development by Selected Indicators in Some Selected States in India

Indicators	Kerala	Punjab	Bihar	U.P.	India
Per Capita Net State Domestic Product (1997-98, in Rs.)	2490	4389	1126	1725	2840
Per Capita Consumption Expenditure (In Rs. per month, (1999-2000)	816.76	792.07	417.18	516.99	590.98
Per Capita Consumption on Food Expenditure, Rural (In %)	53.70	52.29	66.54	57.42	59.41
Per Capita Consumption on Non-Food Expenditure, Rural (In %)	46.30	47.71	33.46	42.58	40.59
% of Rural Population in the Labour Force	58.20	63.20	59.20	60.50	66.20
% of Rural Male Population in the Labour Force	81.40	82.70	86.20	84.20	85.40
% of Rural Female Population in the Labour Force	36.30	41.50	28.20	33.20	45.60
Incidence of Unemployment as Percentage of Labour Force (1999-00)	8.10	1.80	1.80	0.80	1.50
% of Rural Population Living Below Poverty Line (1993-94)	25.76	11.95	58.21	42.28	37.27
% of Rural Population Living Below Poverty Line (1999-00)	9.38	6.35	44.30	31.22	27.09

Source: Planning Commission, GOI, 2002, National Human Development Report, 2001, March, p.145.

The life expectancy of rural population in U.P. at birth for 1992-96 was 56.30 years, marginally below all-India average, and much below Kerala rate. Infant mortality rate for U.P. per 1000 population was above 100 in 2000, much higher than all-India average. The death rate also was higher for U.P.'s rural region compared to the rural regions of advanced states like Kerala and Punjab. The recorded rate of total cognizable crimes against women was surprisingly low for U.P. and lower for Bihar, as opposed to very high figures for all-India, and state like Kerala. U.P. is one of the backward states in India to reveal very poor rural female literacy rate (37.74 per cent) for 2001, much behind all-India average (46.58 per cent) and far

from Kerala rate (86.79 per cent). The adult rural female literacy rate for 1995-96 for U.P. was 20.70 per cent, far below all-India rate and Kerala rate **(Table-1.19)**.

Table – 1.19
Social Development by Selected Indicators in some Selected States in India

Indicators	Kerala	Punjab	Bihar	U.P.	India
Expectation of Rural Life at Birth (1992-96)	72.80	66.70	58.70	56.30	59.40
Male	70.30	65.90	59.70	57.10	58.90
Female	74.90	67.50	57.50	55.40	59.80
Infant Mortality Rate in Rural Areas 1991 ('000)	45	81	77	104	84
Death Rate in Rural Areas 1997('000)	6.30	7.80	10.40	10.70	9.60
Sex Ratio in Rural Areas ('000 male) 2001	1059	887	927	904	946
% of Fully Vaccinated Rural Children Aged 12-23 Months (1998-99)	77.90	66.30	9.40	19.20	36.60
% of Working Children in the Age Group 5 to 14 year (1991)	0.50	1.60	1.60	2.30	2.00
Rate of total Cognizable Crimes against Women (Per Million Population)	151.00	54.00	73.00	107.00	135.00
Rate of total Cognizable Crimes against Scheduled Caste (Per Million Population)	24.20	1.00	8.10	39.70	26.40
Rural Female Literacy Rate (2001) in %	86.79	57.91	30.03	37.74	46.58
Adult Rural Female Literacy Rate (1995-96) in %	84.20	47.70	17.11	20.70	31.65
Primary School within 0-5 km. in Rural Area (1993) in %	84.07	98.51	77.51	73.15	85.50

Source: Planning Commission, GOI, 2002, National Human Development Report, 2001, March, p.185 & 217.

1.6 Living Condition of People settled in Rural Regions as Linked with Housing

Historically as people came down from the trees, the caves, and came out of forests for conversion of nature seen as productive assets they started cleaning forests and land to convert it for cultivation. In parallel there came the need for housing for living and looking after the area covered for cultivation. This included essentially collective living-cum-cultivation. Houses started being built for protection and collective living, mutual help and hence there came living in cluster-type houses. These houses obviously used local available materials. The total scenario showed small cluster-type human settlements and identified as villages. These villages came into being by human settlements based on their searching for other means of livelihood like availability of food, barriers from others' aggression etc. For economies today, that are far from industrialized and urbanized, the same mode of collective living persists. Any village in less advanced regions of India show the villages as open space, though not necessarily reflecting collective living. There has come with respect to time stratification by private and public ownership of land and buildings of various types. Hence, the living conditions of people settled in the villages under transition have started changing.

A country like India shows most of the population settled in villages. Not only that the number of villages outnumber the towns but that the villages dominate in terms of number of population settled and engagement of most of the village-settled population in land-based activities. Human settlements in India by type generally show three types, rural, urban and forest-based. The last-type generally covers the tribal population seen to be outside the mainstream society, mainstream understood by the society subject to the rules and regulations of the government. We focus on the mainstream society in this study.

Even inside the mainstream rural society and human settlements, we find both concentrated settlements and dispersed settlements based on social, economic and cultural factors. Concentrated settlements are likely to be established with the already existing transport-market facilities, or that the former may lead to the development of the latter. Dispersed settlements may come into being because of a number of reasons, like social segmentation, caste categories, occupations etc.

What we are going to examine is that rural housing as a space for living ensures not only safe and comfortable living of the rural population, but also stops directionless movement of people. The employment response of planned rural housing may also retain rural population within the rural region. An income-poor family can afford to spend an insignificant proportion of its income on housing over the other necessities of life, like food and clothing. This is because there is a lower cost threshold below which a most modest acceptable housing provision can not be ensured. If there is a sizeable section of the rural population who is income-poor, then low-cost rural housing is one of the means of social security for them. We are going to see if the construction cost for rural houses per square meter will be much lower relative to urban houses. Rural houses are supposed to use local raw materials and family labour for such constructions. The utilization of local hired labourers for construction of houses may also show if there had been any diffusion of technology through Government initiatives in construction of houses. We are going to examine if investment/expenditure on houses may improve the living conditions of low-income families, increase employment and stimulate the income-generating activities in the rural regions. We are going to examine how the provision for rural housing can not only ensure utilization of local natural resources and manpower, but also can release labour potential for alternative productive uses when housing is ensured.

CHAPTER Two

RURAL HOUSING : POLICIES AND PRACTICES IN INDIA

2.1 Housing as a Policy Measure

Housing as a policy measure dates back to the British industrial revolution. Housing as a public measure, however, dates back even before that. '... the workhouses provided under the Elizabethan Poor Laws of 1601, later known as almshouses in the United States as well as in England, served as convenient containers for watching over the needy and perhaps unruly who were given work and fed and clothed, if necessary. In the Mercantilist period, rulers used the inducement of better housing to lure people into urban places specializing in the production of goods for export, one of the principal goals of Mercantilist policy' (Burns and Grebler, 1977, p. 69). It is since the industrial revolution that the questions related to public intervention in housing came to be talked about particularly in the context of the-then dominant political-economic ideology of laissez faire.

'State intervention in housing in the early twentieth century was in part a response... to the increasing strength of working class militancy.... However, state intervention in housing can not be seen as resulting only from working class pressure. While the timing and form of the 1919 Housing Act was greatly influenced by working class struggle, it was not a total watershed in the nature of state intervention' (Bedale, 1980, p. 41).

2.2 Housing: Policy Evolution in India

The scheme for allotment of house sites-cum-construction assistance as part of the Minimum Needs Programme in rural areas is under the purview of State sector (GOI, ES, 1995-96, p. 180). The Central Government supplements the efforts of the State Government by implementing some central and centrally sponsored programmes (GOI, ES, 1996-97, ES, 1996-97, p. 192). An early effort for provision of public housing in post-independence India came in the form of social housing schemes introduced during the 1950s (**Box-2.1**).

Box – 2.1
Social Housing Schemes in India, 1950s

Housing Schemes	Year of Introduction
Subsidized Housing Scheme	1952
Low Income Group Housing Scheme	1954
Plantation Workers Scheme	1956
Village Housing Project	1957
Middle Income Housing Scheme	1959

Source: GOI, Planning Commission, 1983, Task Forces on Housing and Urban Development, Shelter for the Urban Poor and Slum Improvement, September.

By 1974 all the housing schemes, except the one for plantation workers, had been transferred to the State Governments. There was little role of both the Central and State Governments in ensuring the living through housing of the rural poor in India. Even the Task force of the Planning Commission, GOI, meant for the urban sector, found that the housing schemes have so far benefited only the middle and higher income groups (GOI, Planning Commission, 1983, p. xv).

2.2.1 National Housing Policy, 1994

In India, the National Housing Policy was adopted by the Parliament in August 1994 (GOI, 1994-95, p. 164). The long-term goals of the Policy were reducing homelessness, improving the housing conditions of the inadequately housed, providing a minimum level of basic services and amenities to all (GOI, 1996, Sept., p. 114). The National Housing Policy, 1994 recognized the importance of both rural and urban housing in the overall development of the poor in both the rural and urban areas (GOI, ES, 1997-98, p. 148).

2.2.2 National Housing and Habitat Policy, 1998

The National Housing and Habitat Policy 1998 announced by the government of India aimed at development of housing infrastructure through strong public-private partnership, ensuring that housing, along with supporting services, is treated as priority sector at par with infrastructure, facilitate construction of dwelling units each year with emphasis on the poor (GOI, ES, 2000-2001, p. 206). The 1998 Policy aimed to facilitate the construction of 20 lakh dwelling units each year for the poor covering both urban and rural areas (GOI, 1998-99, p. 153). The Policy recognized the importance of both rural and urban housing in the total development of the rural people and the urban poor (GOI, 1997-98, p. 148). The thrust of the Housing Policy of the GOI, thus, shifted from a short-term project-based approach to one of being considered as an integral component of economic development. The role of the GOI has accordingly changed from an agent that provided to that of a facilitator (GOI, 1994-95, p. 164).

2.2.3 National Agenda for Governance

The National Agenda for Governance (NAG) has identified housing for all as a priority area with particular emphasis on the needs of the vulnerable groups. Under the Special Action Plan, two million additional houses were targeted to be constructed every year. Out of this, 0.7 million houses were targeted to be constructed in urban areas and 1.3 million in rural areas (GOI, ES, 2000-2001, p. 206).

2.2.4 National Housing Bank

The National Housing Bank (NHB) aims to enhance the flow of funds particularly in rural areas and its easy accessibility to the needy rural population. Till the end of April 1996, NHB subscribed to the "Special Rural Housing Debentures" (SRHDs) of State Level Cooperative Land Development Banks (SLDBs) to the tune of Rs. 180.91 crore (GOI, ES, 1996-97, p. 193). In 1999-2000 Budget, the Government of India announced that the Golden

Jubilee Rural Housing Finance Scheme of National Housing Bank would target 1.25 lakh dwelling units (GOI, ES, 1999-2000, p. 178).

2.3 Housing Policies in India's Plans

Since the introduction of Minimum Needs Programme (MNP) in India's five-year plans in the 1970s, housing came to be a component of MNP. Housing as a policy objective was there before 1970s also, but it remained as a welfare scheme separated from the broader dimensions that determine the quality of life of people. We briefly mention here how the problem of rural housing was looked into in the Plans adopted by Government of India from the beginning.

2.3.1 Rural Housing in the First Five Year Plan (1951-56)

'The subject of housing is not specifically mentioned in the seventh schedule of the Constitution of India which deals with matters coming within the purview of the Union and State Legislatures' (GOI, Planning Commission, 1951-56, p. 598). The First Five-Year Plan, however, suggested that the State Governments should concentrate on ameliorating conditions of housing in rural areas. The Plan opined that the pressure of population shifts towards cities, and the slum problems resulting therefrom, can not be solved without ameliorating rural living conditions.

2.3.1.1 Objectives of Housing Policy

a) Improvement in standards of rural housing in the First Plan aimed at

- utilizing labour and materials locally available including timber, bamboo, lime, clay, stone, gypsum, sand, kaolin, murram, junglewood, grass and waste products of various types,
- adequate water supply,
- simple devices for ventilation,
- provision of chimneys in the kitchen to draw away smoke,
- use of erosion-resistant mud plaster for walls and roofs of improved materials and designs,
- Arrangements for disposal of sewage and waste products (GOI, Planning Commission, 1951-56, p. 606).

b) Government Intervention in rural housing was planned

- By demonstrating improved standards through model houses built in selected areas,
- By assisting the villager to build better types of houses within his means and with the resources readily available to him through methods of aided self-help,
- Introducing pilot schemes of model housing and better living conditions in selected rural areas (GOI, Planning Commission, 1951-56, p. 598, 605).

2.3.1.2 Follow Up Actions

During the First Plan, in community project areas, 58,000 rural latrines, 1600 miles of drains and 20,000 wells were constructed and 34,000 wells renovated; the corresponding figures in national extension areas were 80,000 rural latrines, 2700 miles of drains, 30,000 new wells and 51,000 renovated wells. In national extension and community project areas,

about 29,000 houses were constructed and about the same number reconditioned (GOI, Planning Commission, 1956-61, p. 560).

2.3.2 Rural Housing in the Second Five Year Plan (1956-61)

The Plan looked at rural housing as a basic condition of rural reconstruction. The objectives of rural housing, thus, included rural water supply, drainage, sanitation, roads, welfare programmes for scheduled castes and other backward classes, programmes for providing more work and better living conditions for village artisans, proper spacing of houses, and the location of community buildings (GOI, Planning Commission, 1956-61, p. 559).

2.3.2.1 Strategy of Rural Housing

The Plan stressed on Non-Government forces for construction of rural houses centered on utilization of bulk of materials locally available, voluntary cooperative labour, local community action, and self-help programmes (GOI, Planning commission, 1956-61, p. 559). The Plan stressed on Government intervention for construction of rural houses through demonstrations of model houses and model villages, provision of improved designs and lay-outs, pilot experiments relating to the uses of local materials, organization of co-operative village programmes based on voluntary labour, financial assistance, especially for Harijans and other backward classes (GOI, Planning commission, 1956-61, p. 560).

2.3.2.2 Follow Up Actions

During the Second Five-Year Plan, layout plans of 1600 villages were drawn up and loans amounting to Rs. 3.6 crores were sanctioned for construction of about 15,400 houses (GOI, Planning Commission, 1961-66, p. 694).

2.3.3 Rural Housing in the Third Five Year Plan (1961-66)

The Third Plan considered rural housing as an integral part of community development and village planning. The Plan pledged to 'link up the programme more closely with different schemes of community development such as provision of water supply, roads, drainage, public health, education' (GOI, Planning Commission, 1961-66, p. 696). The essential objective was to help create healthy environmental conditions for all sections of the village population and for balanced development of rural life as a whole. 'The specific programme for rural housing as such is intended to supplement the resources of the community development movement at the level of the block and the village by way of assistance of a number of types' (GOI, Planning Commission, 1961-66, p. 694). This includes technical advice, demonstration, provision of improved designs and layouts, better use of local materials, and, to a limited extent, provisions of finance.

2.3.3.1 Strategy for Rural Housing

The Plan pledged assistance in the shape of loans up to 66.6 per cent of the cost of construction, subject to a maximum of Rs. 2,000 per house, acquisition of land required for streets, community buildings, new house sites, and thinning out densities. The Plan suggested that priority in use of resources should be for the extension of the village site. The

Plan also talked about improvement of roads and drainage, allotment of land to the community as a whole, use of local materials, economy of construction cost, cultural traditions and background of the locality and functional requirements of rural life (GOI, Planning Commission, 1961-66, p. 695).

2.3.4 Rural Housing in the Fourth Five Year Plan (1969-74)

The objectives of the Fourth Plan for rural housing were to get appropriate lay-outs made for the growing villages, to provide basic amenities such as water and sanitation facilities, to stimulate private building and renewal activity. The strategy for execution of the policy relied on co-operative effort, special housing schemes in favour of scheduled castes and other disadvantageously placed classes, laws conferring property rights for SCs etc., and land vested in the State to be utilized to provide house sites (Planning Commission, 1969-74, p. 403-404).

2.3.5 Rural Housing in the Fifth Five Year Plan (1974-79)

The policy objectives of the Fifth Plan for rural housing were providing basic infrastructure and encouraging private initiative so that the people can construct the bulk of the housing, large-scale provision of house-sites for landless labourers in rural areas (GOI, Planning Commission, 1983, p.6).

2.3.5.1 Follow Up Actions

Rural housing did not receive much attention during the first 25 years of planning. The rehabilitation programmes of the Ministry of Refugees Rehabilitation provided, until around 1960, housing to about 5 lakh households, mainly in Northern India. A Village Housing Scheme was also launched in 1957 as part of the community development movement. Under this Scheme, loans were provided to individuals and cooperatives, subject to a ceiling of Rs. 5,000 per house. 67,000 houses were built under this scheme by the end of the Fifth Plan (GOI, Planning Commission, 1992-97, p. 281).

2.3.6 Rural Housing in the Sixth Five Year Plan (1980-85)

The policy objectives for rural housing in the Plan were to provide house sites and assistance for housing rural landless labourers, to provide social housing schemes to cater to economically weaker sections (GOI, Planning Commission, 1983, p. 5).

The policy objectives for rural housing in the Sixth Plan were to ensure housing requirements of rural landless labourers to be linked with the Minimum Needs Programme (MNP), development of residential plots, approach roads and tubewell for each cluster of 30 to 40 families (GOI, Planning Commission, Sixth Five Year Plan, p. 391).

2.3.6.1 Follow Up Actions

Of the 7.7 million landless families who have been allotted house sites by March 1985, only 0.56 million families have been given construction assistance. The Sixth Plan made provision for Rs. 250 per family for developed plots, approach roads and a masonry tubewell for each cluster of 30 to 40 families. The Plan envisaged construction assistance of Rs. 500 per family. This assumes that the beneficiaries will supply all labour inputs. A major

initiative was taken in the Sixth Plan (1980-85), when the public sector was entrusted with a promotional role in housing in general and restricting its direct operations to housing for the urban poor. It also ensured provision of house sites and construction assistance for rural landless labourers (GOI, 1997-2002, p. 279).

2.3.7 Rural Housing in the Seventh Five Year Plan (1985-90)

In order to ensure the operation of the schemes more realistic, the Seventh Plan (1985-90) proposed to provide assistance to the extent of Rs. 500 per family for provision of developed house sites of 90 sq. meter each and assistance of Rs. 2,000 per family towards construction cost. All labour inputs were supposed to be provided by the beneficiary. During the Seventh Plan, the funds for rural housing from public institutions (HUDCO and GIC) would roughly amount to Rs. 240 crores (GOI, Planning Commission, 1985-90, p. 294-295).

2.3.8 Rural Housing in the Eighth Five Year Plan (1992-97)

'The scheme of allotment of house sites and construction assistance to rural landless workers and artisans including SCs and STs was initiated in 1971 as a Central Sector scheme which was later transferred to State sector in 1974. This scheme is a part of the Minimum Needs Programme. Under the MNP, higher priority was accorded to this scheme during the Seventh Plan, setting apart a sum of Rs. 576.9 crores. As many as 43.2 lakhs house sites, as against the target of 29 lakhs, were allotted and construction assistance provided to 22.5 lakhs families (GOI, Planning Commission, 1992-97, p. 364).

The Eighth Plan accepted housing as a priority area, in the sense of being a basic need and a labour-intensive activity, the latter offering non-concentrated employment opportunities. The strategy aims at building an environment that provides assistance to the disadvantaged social groups including rural and urban poor, scheduled castes and scheduled tribes, physically handicapped, widows, and single woman (GOI, 1993-94, p. 155; GOI, 1996, Sept. p. 114). Public housing thrust, thus, is directed towards social housing to reach out housing solutions to priority groups.

2.3.9 Rural Housing in the Ninth Five Year Plan (1997-2002)

During the Eighth Plan period, major activities were initiated towards the implementation of Agenda 21, endorsed at the Rio de Janeiro Environment Meeting of 1992. The Agenda 21 stressed on the deteriorating situation in conditions of human settlement. The Government of India responded by adopting the National Housing Policy (NHP) 1994. The Ninth Plan accepted the fact that there was an enormous shortage in the housing sector and major deficiencies in the housing related infrastructure (GOI, Planning Commission, 1992-97, p. 282). Several programmes were initiated, such as the establishment of a housing finance system with a National Housing Bank at the apex level to overcome the problem.

While acknowledging the necessity of housing for all, the Ninth Plan identified the priority groups of households for such support, such as people below poverty line, SC/ST,

disabled, freed bonded labourers, slum dwellers and women headed households (GOI, Planning Commission, 1992-97, p. 283).

2.3.9.1 Rural Housing as Evaluated by Mid Term Appraisal of Ninth Plan (1997-2002)

The magnitude of the housing problem grew since 1991 as documented in the Census. The 1991 Census put rural housing shortage at 137.20 lakh, of which 34.10 lakh households were without shelter and 103.10 lakh households lived in 'kutcha unserviceable houses'.

2.3.10 Rural Housing in the Tenth Five Year Plan (2002-2007)

During the Tenth Plan period, free houses under IAY were planned to be provided largely to SC/ST BPL families. For other BPL families, there would be a gradual shift to a credit-linked housing programme (Planning Commission, GOI, Tenth Five Year Plan, Vol. II, p. 307).

As observed by the Tenth Planning Commission, the provision of free houses meant that other loan-based schemes did not take off (Planning Commission, GOI, Tenth Five Year Plan, Vol. II, p. 307). This included the failure of credit-cum-subsidy scheme for rural housing introduced in 1999-2000 (Planning Commission, GOI, Tenth Five Year Plan, Vol. II, p. 299).

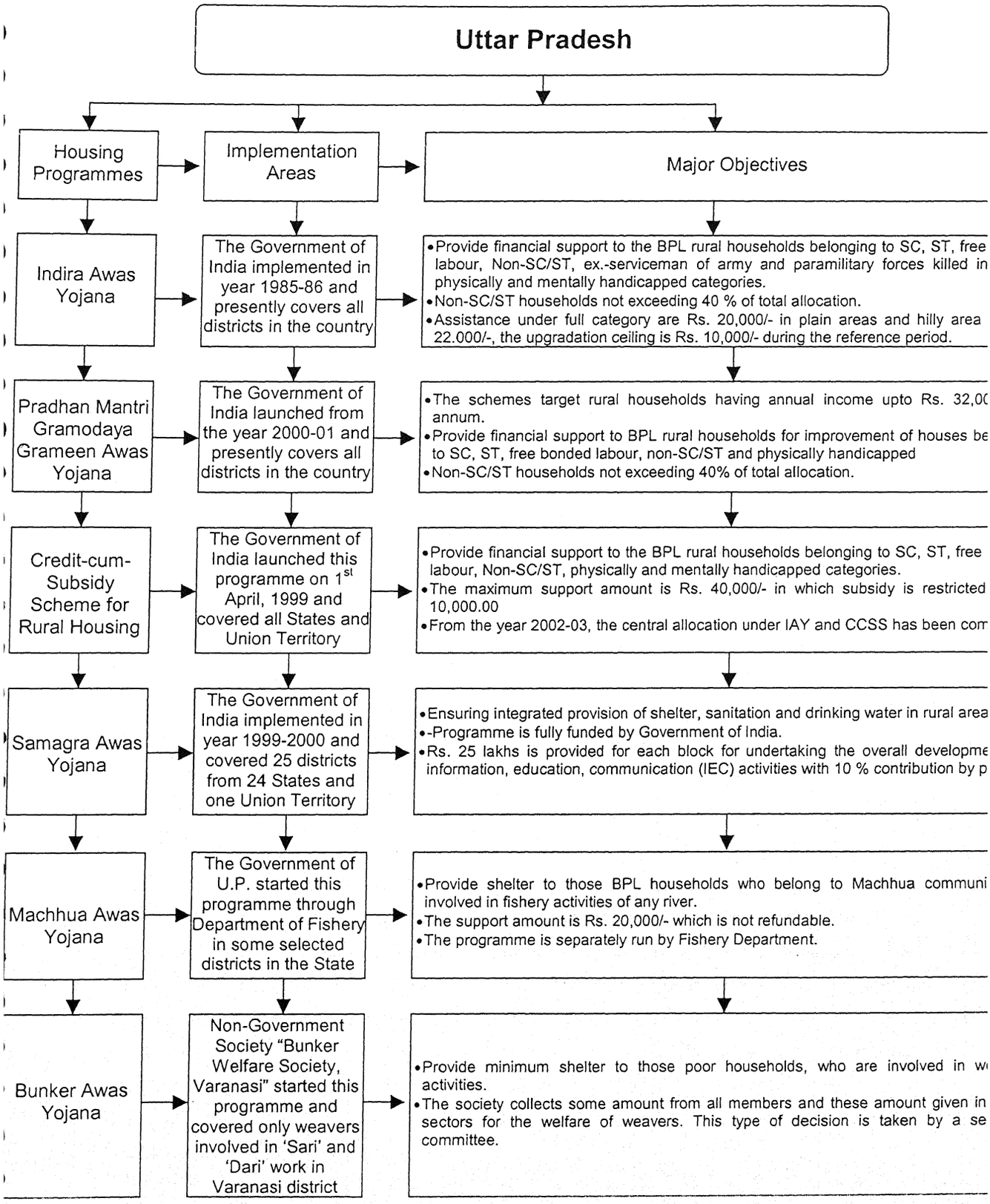
2.4 Constraints in Execution of Housing Schemes

Under the existing system, the DRDAs/Zilla Parishads make allocations and target how many houses are to be constructed for coverage of each Panchayat. Thereafter, the Gram Sabhas are expected to select the beneficiaries from the list of eligible households as per target for the Gram Panchayat. Given the huge size of potential beneficiaries waiting in queue for allotment of free houses, Gram Panchayats find it troublesome to select a few households each year. This could cause a conflict among the income-poor households themselves. The pressure from the local MLAs and MPs may accentuate the problem (GOI, Planning Commission, 1997-2002, p. 148-149).

2.5 Government Schemes for Rural Housing

Since independence in 1947 housing as a problem did not get any serious attention of the Government of India (GOI). The Ministry of Refugee Rehabilitation launched a housing programme for the rehabilitation of the refugees following partition of British India on both sides of the map, the east and the west. The programme lasted up to 1960. The Community Development Movement of 1957 saw the launching of a village-housing scheme as its integral part. All these programmes were half-hearted. The Estimates Committee of the Lok Sabha pointed out in 1972-73 in its 37th Report that 'although 83% of India's population live in villages and about 73 % of the rural population reside in unsatisfactory kuccha structures, the problem of rural housing has not received the close attention of the Government'. The current rural housing programme in U.P. is shown in **Flow Chart-2.1**.

Flow Chart – 2.1
Rural Housing Programmes in Uttar Pradesh



2.5.1 Indira Awaas Yojana (IAY)

The history of the Central Government initiated Indira Awaas Yojana (IAY) in 1980 can be traced to the programmes of rural employment. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEGP) which began in 1983. In 1985 the GOI announced to earmark a part of RLEGP fund for the construction of houses for SCs/STs and freed bonded labourers. The IAY, thus, was launched as a sub-scheme of RLEGP in 1985-86. Since the launching of Jawahar Rozgar Yojana (JRY) in April, 1989, IAY became a sub-scheme of JRY. Since January 1, 1996, IAY has been de-linked from JRY. IAY since then became an independent scheme. This is a major scheme for construction of houses to be given to the poor, free of cost (GOI, ES, 2001-2002, p. 244).

As a physical dwelling space, the IAY houses are supposed to be built on individual plots in the main habitation of the village. This is supposed to ensure safety and security of the household, proximity to workplace, and social accommodation (GOI, 1998, p. 1, 3). 'The objective of the Indira Awaas Yojana is to provide dwelling units to the members of SC/ST and free bonded labour below the poverty line free of cost. The scheme has been extended to non-SC/ST rural poor subject to the condition that the benefits to non-SC/ST should not exceed 40 per cent of the total allocations. The permissible assistance per house is Rs. 20,000 in plain areas and Rs. 22,000 in hilly or difficult areas' (GOI, ES, 1997-98, p. 148).

IAY addresses the problems of shelter faced by BPL families only. However, there are several other households just above the poverty line who belong to the Economically Weaker Sections (EWSs) and are in need of houses. There is virtually no institutional finance in the rural housing sector except for limited amounts provided by Housing and Urban Development Corporation (HUDCO) schemes (GOI, Planning Commission, 1997-2002, Mid-Term Appraisal, p. 148).

The ceiling on construction assistance under IAY at present is Rs. 20,000/- per unit for plain areas and Rs. 22,000/- for hilly/difficult areas. The ceiling for upgradation of house (from kutcha to semi-pakka or pakka) is presently Rs. 10,000/-. The construction of the residential unit is the responsibility of the assistance receiver, that is the beneficiary. The Gram Sabha is supposed to select the beneficiaries through open meetings. The allotment of the house has to be in the name of the female member of the beneficiary household. The residential unit may also be allotted in the name of both husband and wife. The integral components of a residential unit under IAY are sanitary latrine and smokeless chullas. The houses under IAY are not to be built by any external agency like government departments, contractors, NGOs etc.

2.5.1.1 Criteria for Allocation

Allocation of funds under IAY to the states/UTs is based on the poverty ratios as approved by the Planning Commission, Government of India and the rural housing shortage as per the Census 1991. Both the bases are given equal weight (www.upgov.nic.in/RD).

2.5.1.2 Target Group

The target group for houses under IAY will be people below poverty line living in rural areas belonging to Scheduled Castes/Scheduled Tribes, freed bonded labourers and non-SC/ST subject to the condition that the benefits to non-SC/ST should not exceed 40% of total IAY allocation during a financial year. From 1995-96, the IAY benefits have been extended to ex-servicemen, widows or next-of-kin of defence personnel and para military forces killed in action irrespective of the income criteria subject to the condition that (i) they reside in rural areas; (ii) they have not been covered under any other scheme of shelter/rehabilitation; and (iii) they are houseless or in need of shelter or shelter upgradation. Priority is planned to be given to other ex-servicemenn and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of the Indira Awaas Yojana and have not been covered under any other shelter rehabilitation scheme. The priority in the matter of allotment of houses to the ex-servicemen and paramilitary forces and their dependents will be out of 40% of the houses set apart for allotment among the non-SC/ST categories of beneficiaries. 3% of the funds have been earmarked for the benefit of disabled persons below poverty line. This reservation of 3% under IAY for disabled persons below the poverty line would be horizontal reservation i.e., disabled persons belonging to sections like SCs, STs and others would fall in their respective categories (www.upgov.nic.in).

2.5.1.3 Identification of Beneficiaries

District Rural Development Authority (DRDAs)/Zilla Parishads, on the basis of allocations made and targets fixed, shall decide Panchayat-wise number of houses to be constructed under IAY, during a particular financial year and intimate the same to the Gram Panchayat. Thereafter, the Gram Sabha will select the beneficiaries restricting its number to the target allotted, from the list of eligible households, according to IAY guidelines and as per priorities fixed. No approval of the Panchayat Samiti will be required. The Panchayat Samiti should, however, be sent a list of selected beneficiaries for their information. This amendment in the IAY guidelines shall come into force with effect from 1-4-1998 (www.upgov.nic.in).

2.5.2 Pradhan Mantri Gramodaya Yojana (Gramin Awaas)

PMGY was introduced in 2000-2001 with the objective of focusing on village level development in five critical areas, i.e, health, primary education, drinking water, housing, and rural roads, with the overall objective of improving the quality of life of people in the rural areas. As a component of PMGY, the Awaas Yojana is to be implemented on the pattern of IAY with the objective of sustainable habitat development at the village level and to meet the growing housing needs of the rural poor (GOI, ES, 2001-2002, p. 243).

2.5.3 Credit-cum-Subsidy Scheme (CCSS)

A credit-cum-Subsidy Scheme for rural housing has been launched from April 1999 which targeted a rural family having annual income up to Rs. 32,000. The subsidy portion is restricted to Rs. 10,000 and loan amount to Rs. 40,000 (GOI, ES, 1999-2000, p. 176). The Scheme covers both BPL and APL families. The subsidy would be restricted to Rs. 10,000 and the loan to Rs. 40,000 (GOI, 1999-2000, p. 176).

2.5.4 Innovative Stream for Rural Housing and Habitat Development

The Innovative Stream for Rural Housing and Habitat Development was launched during 1999-2000. The objective was to promote and propagate the cost effective and environment-friendly construction technologies, materials, designs etc. for suitable rural human settlements consistent with agro-climatic variation and natural disaster proneness (www.upgov.nic.in/RD).

2.5.5 Samagra Awaas Yojana

Samagra Awaas Yojana, launched in 1999-2000, aims at ensuring integrated provision of shelter, sanitation and drinking water. During the first phase, the Samagra Awaas Yojana is planned to be implemented in one block each of 25 identified districts of 24 states and one UT which have been identified for implementing participatory approach under the Accelerated Rural Water Supply Programme (www.upgov.nic.in/RD). A total of 30 projects have been sanctioned since the inception of the scheme and only Rs. 7.07 crore disbursed.

2.6 Housing Availability and Requirements in India and UP: The Gap

'As against a requirement of 109.53 lakh new and upgraded houses between 1997-98 to 2001-02, the actual construction during the period is estimated at 45 lakh houses. This, however, is a quantum jump over the Eighth Plan achievement of 26 lakh houses' (Planning Commission, GOI, Tenth Five Year Plan, Vol. II, p. 299). The number of housing units in rural U.P. stood short of number of rural households, so that the 'housing gap' by percentage came to be 7.7 in 1981 which declined to 3.78 in 1991 and 1.57 in 2001. This follows Census data. The housing gap for rural India declined from 5.22 per cent in 1981 to 3.28 per cent in 1991 and further to 1.57 per cent in 2001. The housing gap as percentage of the gap between the requirement and availability for rural U.P. is higher than that for rural India. The actual and projected size of households on average for rural U.P. was more than that of rural India. The average size of households in rural U.P. increased marginally during this period of two decades (1981-2001) **(Table-2.1)**.

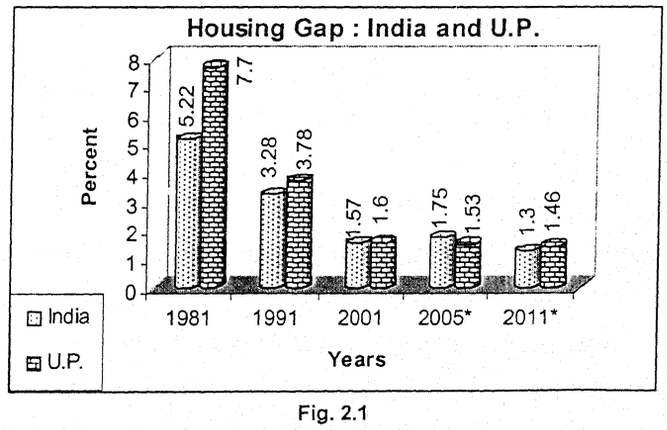


Fig. 2.1

Note: * Projection

Table – 2.1
Population Growth, Housing Gap and Household Size: India and U.P.

Particulars	Area		1981	1991	2001	2005*	2011*
Rural Population	India		507607678	622812376	740255371	810061452	879867534
	U.P.		90962898	111506372	131570779	143412149	155253519
No. of Rural Households	India		90866596	111591326	138271559	154808837	171332288
	U.P.		15840819	18024435	20590074	22056087	23522101
No. of Housing Units	India		86130595	107940429	135099454	152108475	169103987
	U.P.		14621813	17344053	20261711	21720554	23179397
Housing Gap	India	No.	4736001	3650900	3172105	2700362	2228301
		%	5.22	3.28	1.57	1.75	1.30
	U.P.	No.	1219006	680382	328363	335533	342704
		%	7.70	3.78	1.60	1.53	1.46
Average Household Size	India		5.59	5.59	5.36	5.24	5.14
	U.P.		5.75	6.19	6.39	6.51	6.60

Note: * Projected on the basis of decadal growth rate of 1991-2001.
Source: Census of India, 1981,1991, and 2001, population series.

Based on BPL survey 1998-99, BPL households in rural Uttar Pradesh as percent of all rural households stood at 36.94. Of these BPL households, SC/ST percentage was 43.87. As high as 18.2 per cent of the BPL households were marginal farmers and 15.1 per cent were agricultural laborers. BPL survey, 1998-99, found near absence of shelter less-ness. Most of the BPL households had kaccha houses (70.47 per cent) **(Table-2.2)**.

Table – 2.2
Poverty, Occupation, and Housing Scenario in Uttar Pradesh

Indicator	Categories of Households	Households	
		Number	Percent
Poverty	Total Rural Households	19397067	-
	Total BPL rural households	7164992	36.94
	Total BPL SC/ST households	3143518	43.87
Occupation	Small Farmers	950830	4.9
	Marginal Farmers	3528597	18.2
	Rural Artisans	580507	3.0
	Agricultural Labour	2923576	15.1
Housing	Shelter-less Households	86865	1.21
	Katcha House owners	5049678	70.47
	Semi-Pucca House owners	1733594	24.19
	Total Housing Needs in the State (No. of Households)	6870131	95.88
	Coverage of Housing Programmes in houses (upto Oct. 2004)	945412	13.76

Note: 1. The data is based on BPL survey 1998-99.
2. The study team could not get physical progress of PMGRH, CCSRH and others Schemes.
Source: Office of Commissioner, Rural Development, U.P.

Of the housing schemes supported by the government, IAY succeeded most during 2001-04 in items of achievement as per cent of target. For all these three years taken together, IAY achievement rate was 98.3 per cent. This achievement rate for IAY varied over years. For PMGRHS the achievement rate was 94.6 per cent considered as average over all the three years (2001-04). This achievement rate varies over years, with a rate as high as 134.7 last year (2003-04), that shows coverage of cases that remained uncovered previously.

The rate of financial achievement (as per cent of target) for IAY exceeded 100.0 per cent for each of the three years, 2001-04, and on average it stood at 103.9 per cent. In financial terms, it means spending more than targeted **(Table-2.3)**.

Table – 2.3
Physical and Financial Progress of Rural Housing Programmes in U.P.

(2001- 2004)

Year	Physical								Financial			
	Indira Awas Yojana				PMGRHS				Indira Awas Yojana			
	Achievement		Target		Achievement		Target		Achievement		Target	
	No.	%	No.	%	No.	%	No.	%	in lakh Rs.	%	in lakh Rs.	%
2001-02	171944	99.7	172428	100.0	32193	77.7	41442	100.0	29346.00	101.9	28793.34	100.0
2002-03	177190	100.2	176800	100.0	19034	86.0	22124	100.0	31225.28	105.9	29466.66	100.0
2003-04	190950	95.4	200224	100.0	29799	134.7	22124	100.0	34628.98	103.8	33370.69	100.0
Total	540084	98.3	549452	100.0	81026	94.6	85690	100.0	95200.26	103.9	91630.69	100.0

Note: The study team could not get report on financial progress of PMGRH, CCSRH and others Schemes.
Source: Office of Commissioner, Rural Development, U.P.

2.7 Housing and Institutions : Role of Panchayati System

The Constitution (Article 243G) provides for "devolution", that is, the empowerment of Panchayati Raj Institutions (PRIs) to function as institutions of self-government for the twin purposes of (i) making plans for economic development and social justice for their respective areas, and ii) implementing programmes of economic development and social justice in their respective areas, for subjects devolved to the PRIs, including those listed in the Eleventh Schedule, and subject to such conditions as the State may, by law, specify. Therefore, the key objective is to ensure that Panchayati Raj Institutions function as institutions of self-government rather than as mere implementing agencies for other authorities in respect of such functions as may be devolved on them. In order to make Panchayati Raj Institutions effective there is need for providing functional and financial autonomy. It is also essential to ensure transparency in their functioning. Here Gram Sabha can play a vital role. It can ensure social audit and villagers can fix responsibility on Panchayat functionaries. If Gram Sabha is empowered, people will realize its importance and make it more effective (First round table of ministers-in-charge of Panchayati Raj - Kolkata 24-25 July 2004).

2.7.1 Panchayati Raj in Uttar Pradesh

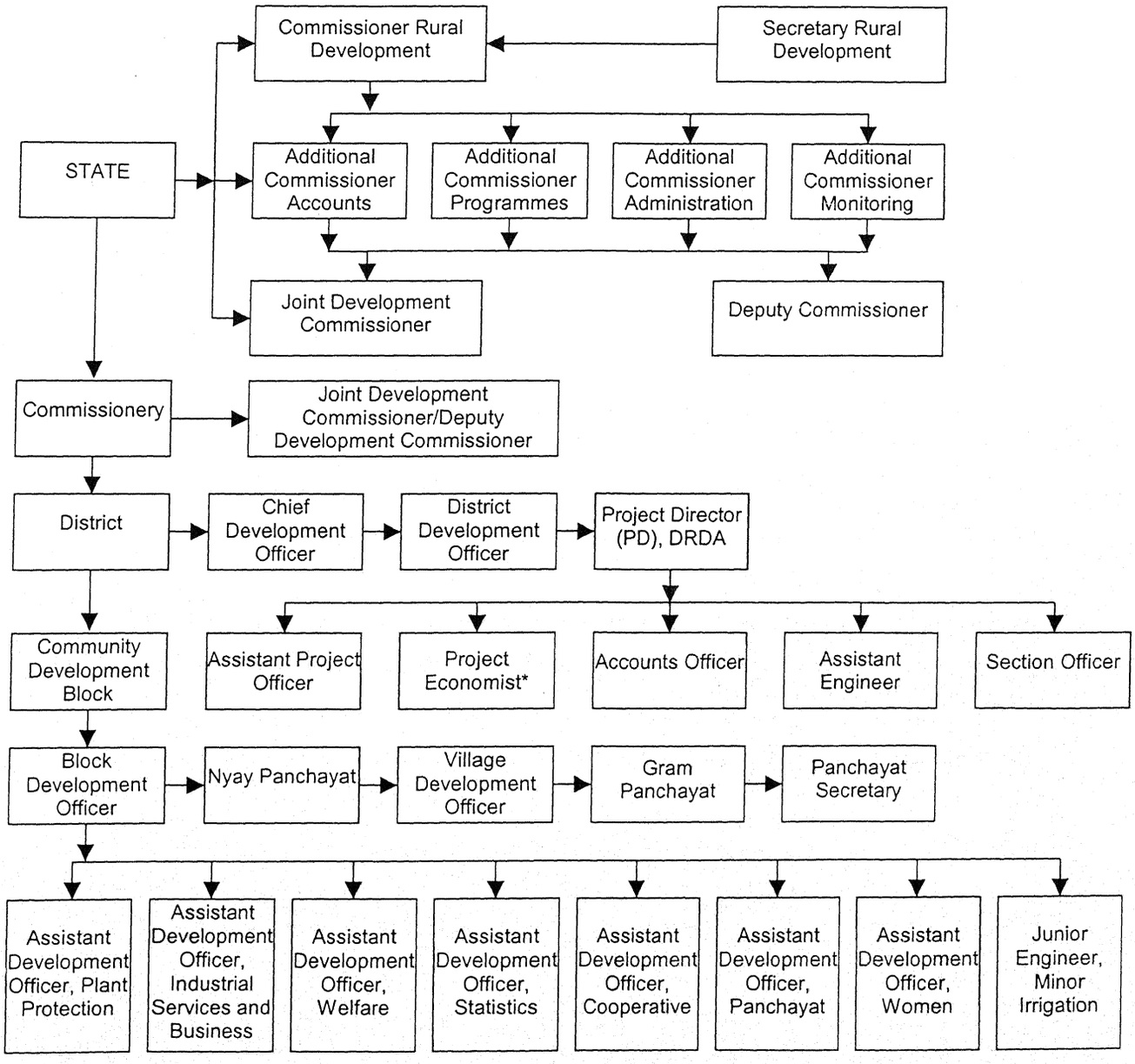
Under the UP Panchayati Raj Act, the state government has unrestricted power to fragment areas or to change the demographic composition and character of Panchayats. MPs, MLAs and MLCs are members of middle and apex-level Panchayats. At the Gram Panchayat level, a two-thirds majority is required to carry a motion of no-confidence. At other levels, a simple majority is enough. This gives scope for malpractice and instability; especially since membership at Panchayats is small, and when the Gram Sabhas have no real power. The Gram Sabhas meet twice a year, but their recommendations are not binding on the Panchayats. Women do not have appropriate representation on all committees. Panchayats do not have full financial or administrative freedom. They do not have the authority to pass their own budgets, and government approval is required to borrow funds. They even have to depend on the government for their personnel. The government has the power to remove an elected functionary and dissolve a Panchayat without any independent inquiry. Panchayats are merely viewed as extended government offices at different levels.

2.7.2 Role of PRIs in Development Programmes

After 73rd constitutional amendment, the Government of India has been strengthing the Panchayats in all states/UTs. The UP government has strengthed the Panchayats by the UP Panchayati Raj Act, 1997. Through this act, a new structure of three-tier Panchayati Raj has come into the state. The UP Government has created a new department named "Panchayat" and given power for actual implementation of the rural development programmes. Most of the programmes like IAY, PMGRY, SGRY, SGSRY, ICDS, NAP, Pension Schemes, Mid-Day Meal, Scholarship for students etc. are implemented by the PRIs at grass root level. The major role of the PRIs are selection of beneficiary, monitoring of the programmes and giving feedback to Government for better formulation of programmes and also formulating Panchayats plan for development of village.

2.7.3 Administrative Structure of Rural Development in U.P.

Flow Chart 2.2



CHAPTER THREE

OBJECTIVES, METHODOLOGY, COVERAGE, SAMPLE AND HOUSING PROGRAMMES

We have examined the role of rural housing for decent standard of living of rural population. We covered both houses constructed under Government schemes particularly under IAY and Ambedkar Yojana and houses privately constructed in rural areas. This aims at providing a comparative picture of the housing programmes, Government-supported housing and self-initiated housing. Government-supported houses have been seen into two categories, houses for the BPL households and those for general (non-BPL) households.

In this study, the term rural housing is used to connote dwelling units plus utility services such as approach roads, a water supply system, sewage and garbage disposal systems, electricity and fuel, facilities such as markets, health centres etc. We have looked into adequacy of living space per person, quality and durability of rural houses in existence, for both beneficiary and non-beneficiary households. We have studied the existence of and scope for availability of water for multi-purposes, kitchens, toilets, and public space in rural housing provisions. We have also explored the mode of payment of aid and aid actually received by beneficiary households.

3.1 Objectives of the Study

The objectives of the study are specifically to examine the following:

i) the extent to which rural houses provide living space for rural population,

ii) the quality-cum-durability of rural houses,

iii) the reasons why some houses sanctioned under Government Schemes have not been started/completed, and why some houses have remained unutilized/abandoned/transferred,

iv) the use of local resources including manpower in construction of rural houses, and hence, the scope for productive employment of rural people,

v) rural housing as providing the base for economic infrastructure in rural region.

vi) the role of Panchayati Raj Institutions, especially Gram Sabha, in implementation of rural housing programme.

In (i), we have covered minimum necessary civic facilities like sources of supply of drinking water, kitchen, toilet etc. In (iv) we have covered public facilities like drainage, roads, public water system etc. in the village.

3.1.1 Hypotheses

- Execution of Government-sponsored Rural Housing Schemes and self-financed rural houses ensures utilization of local resources, including manpower, and simultaneously promotes rural infrastructure;
- Provision of rural housing, Government-sponsored and self-financed, uplifts the living condition and ensures social security of the rural income-poor people;
- Provision for living space through rural housing schemes may discourage migration of rural people;
- Involvement of rural people though PRIs (Panchayati Raj Institutions) in decisions regarding location of rural housing may ensure the success of Rural Housing Schemes.

3.2 Methodology

We have collected data from both the secondary and the primary sources. The secondary sources include data published by the Planning Commission, Government of India, Reports and Records of the Department of Planning, Government of UP, Census, Statistical Handbooks, Sarvekshana, Reports of NCAER, and NSSO documents. The secondary sources have also included unpublished data from District Rural Development Authority (DRDA), Block Offices, and other sources. We have collected primary data from the beneficiaries of housing schemes and the non-beneficiaries in the selected villages of the selected districts of U.P. through structured/semi-structured schedules. The study tools and major objectives at different levels are shown in **Flow Chart 3.1**.

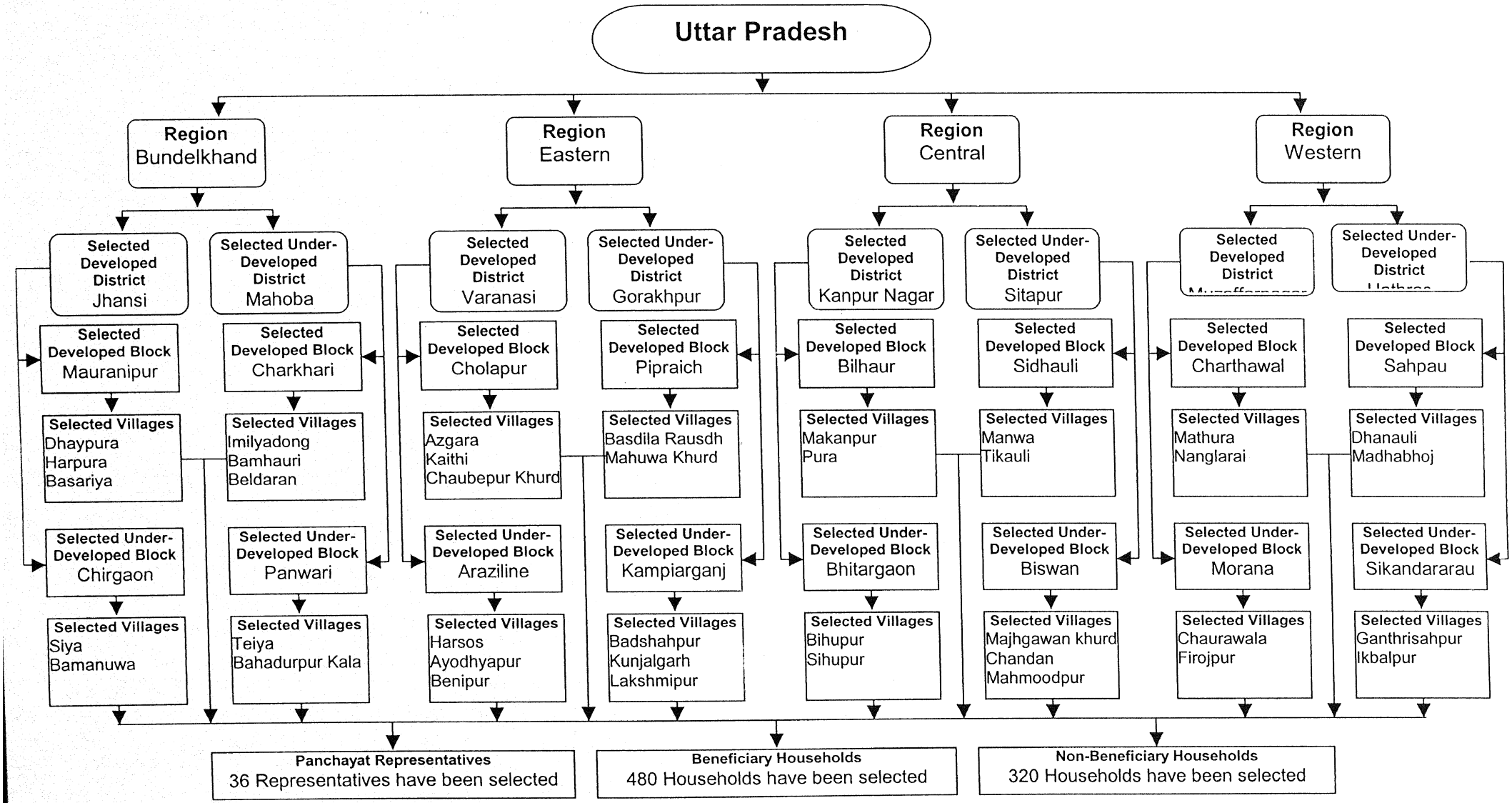
In Uttar Pradesh, there are four geographical regions, namely Western, Central, Eastern, and Bundelkhand. We have covered all the regions. In each region, we have selected two Districts. Thus, we have covered eight districts in U.P. From each district, we have selected two blocks, one developed and the other underdeveloped. From each block, we have selected two villages based on random sampling method applying listing of villages in alphabetical order. Some additional villages have been selected to compensate sample loss in case the targets have not been fulfilled. From each selected villages, we have selected 25 households, of which 15 are beneficiary households and 10 non-beneficiary households. Thus, we have selected 8 districts, 16 blocks, 36 (including additional sample) villages, 800 (480 beneficiaries and 320 non-beneficiaries) households. The sample structure for the study is shown in **Flow Chart 3.2**.

We have also covered state, district, block, and village level functionaries of housing programmes. These functionaries have been selected on the purposive basis. The detailed sampling procedure at each level are shown in **Flow Chart 3.3**.

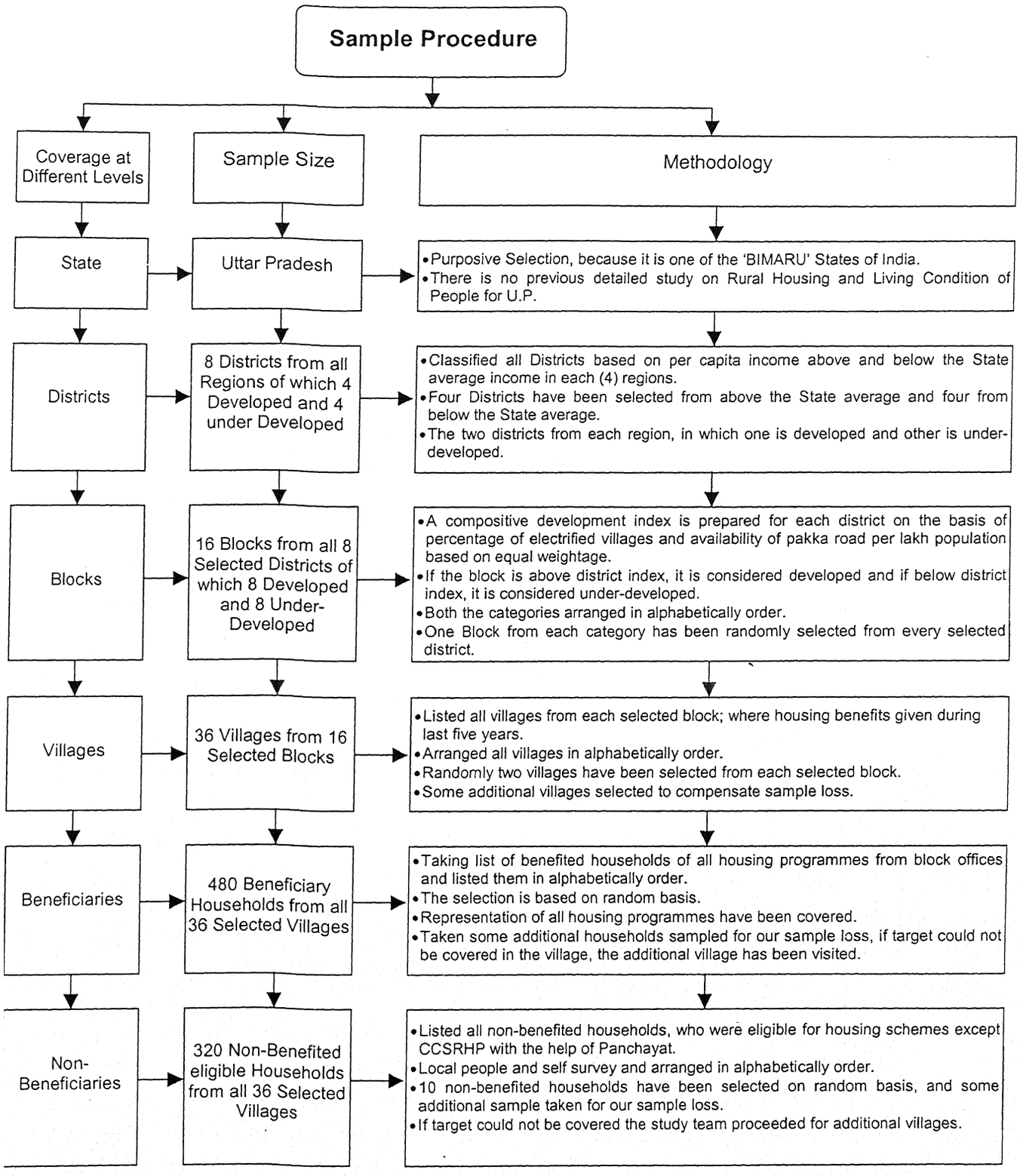
Flow Chart – 3.1
Study Tools and Major Objectives at Different Levels



Flow Chart – 3.2
Sample Structure for the Study



Flow Chart – 3.3



3.2.1 Selection of Districts and Blocks

Based on per capita income we have identified the districts in the four administrative regions of India as developed and underdeveloped. Based on physical infrastructure, namely, availability of road per lakh population and percentage of electrified villages out of total inhabited villages in the blocks, we have identified the blocks as developed and underdeveloped. While most of the districts in eastern U.P. and Bundelkhand regions have remained underdeveloped, most of the districts in western U.P. have come to be developed. For central U.P., the ratio between developed and underdeveloped districts is 40:60. Eastern and western U.P. cover most of the districts, 27 and 26 respectively, of the total 70 districts in U.P. We have selected two districts from each of the four administrative regions in U.P., one district selected as developed and the other selected as underdeveloped, based on ranking of districts by state per capita income. Thus, from eastern U.P., Varanasi is the selected developed district with per capita income above state average and Gorakhpur is selected as underdeveloped with district per capita income below state average. Based on the same indicator, from central U.P., Kanpur Nagar and Sitapur have been selected as developed and underdeveloped respectively; from Bundelkhad, Jhansi and Mahoba have been selected as developed and underdeveloped; from western U.P., Muzaffarnagar and Hathras have been selected as developed and underdeveloped respectively. Thus, we have selected a total of eight districts from the four identified regions of U.P. **(Table-3.1)**.

Table – 3.1
Classification of Districts and Blocks by Development

Regions	Status of District by Per Capita Income						Status of Blocks in Selected Districts*						
	Developed		Under-Dev.		Total		Name of Districts	Developed		Under-Dev.		Total	
	No.	%	No.	%	No.	%		No.	%	No.	%	No.	%
Bundelkhand	1	14.3	06	85.7	07	100.0	Jhansi	3	37.5	5	62.5	8	100.0
							Mahoba	2	50.0	2	50.0	4	100.0
Eastern	3	11.1	24	88.9	27	100.0	Gorakhpur	9	47.4	10	52.6	19	100.0
							Varanasi	3	37.5	5	62.5	8	100.0
Central	4	40.0	06	60.0	10	100.0	Sitapur	8	42.1	11	57.9	19	100.0
							Kanpur Nagar	5	50.0	05	50.0	10	100.0
Western	21	80.8	05	19.2	26	100.0	Hathras	3	42.9	04	57.1	7	100.0
							Muzaffarnagar	6	42.9	08	57.1	14	100.0
Total	29	41.4	41	58.6	70	100.0	Total	39	43.8	50	56.2	89	100.0

Note: * The development index is prepared on the basis of availability of road per lakh population and % of electrified villages out of total inhabited villages in the blocks.

Source: District Statistical Handbook of selected districts and State Statistical Dairy of U.P. 2003

Based on per capita income of U.P. at Rs. 8,839.00 for the year 2001, we have ranked the districts from each of the four regions of U.P. as below and above average, and hence selected two districts from each region, one developed and the other underdeveloped. The lowest per capita income for districts above state average is for Varanasi in east U.P. (Rs. 9,515.00) which is more than the highest per capita income at Rs. 8,564.00 for Mahoba in Bundelkhand, the latter being from the districts with per capita income below state average. The mean absolute deviation (MAD) is most for Kanpur Nagar in central U.P. and lowest for Varanasi in eastern U.P., considered over selected districts above state average by per capita

income (PCI) indicator. The MAD is most for Gorakhpur in east U.P. and lowest for Mahoba in Bundelkhand region, both being the selected districts from below state average **(Table-3.2)**.

Table – 3.2
Development Status by Per Capita Income in Selected Districts

Regions	Above State Average			Below State Average		
	Districts	Per Capita Income	MAD*	Districts	Per Capita Income	MAD*
Eastern	Varanasi	9515	676	Gorakhpur	6380	2459
Central	Kanpur Nagar	12843	4004	Sitapur	7559	1280
Bundelkhand	Jhansi	11395	2556	Mahoba	8564	275
Western	Muzffarnagar	12109	3270	Hathras	8024	815

Note: * MAD (Mean Absolute Deviation) = Actual Income – State Average Income
1. It is based on Income of Primary and Secondary Sectors.
2. The State Average Per Capita Income is **Rs. 8,839.00.**
3. Selection of district is based on random sampling.

Source: Statistical Handbook, Uttar Pradesh 2001.

From each selected district, we have selected two blocks based on development index, in turn, based on physical infrastructure. Of these two blocks per district, one is selected to be developed and the other underdeveloped, developed and underdeveloped estimated as above and below district development index. District development index for this purpose is also based on twin physical infrastructure indicators, namely, availability of road per lakh population and percentage of electrified villages. While by per capita income, Gorakhpur is much below state average income and bracketed as underdeveloped, by district development index calculated by physical infrastructure, Gorakhpur is not only developed but also ahead of other selected developed and underdeveloped districts, by per capita income. The districts, namely, Kanpur Nagar, Muzaffarnagar, and Jhansi which rank first, second and third by per capita income, rank second, fourth and third respectively by district development index measured by physical infrastructure **(Table-3.3)**.

Table – 3.3
Development Status in Selected Blocks of Selected Districts

Regions	Districts	Developed		Under-Developed		District Development Index
		Blocks	Development Index	Blocks	Development Index	
Bundelkhand	Jhansi	Mauranipur	1473.5	Chirgawan	997.5	1200.6
	Mahoba	Charkhari	412.6	Panwari	191.9	384.4
Eastern	Gorakhpur	Pipraich	3117.2	Kaimpiarganj	1113.5	1715.2
	Varanasi	Cholapur	1362.8	Arajiline	450.1	946.5
Central	Kanpur Nagar	Bilhaur	1797.7	Bhitargawn	790.4	1410.99
	Sitapur	Sidhauli	1932.0	Biswan	1634.6	1813.0
Western	Hathras	Sahpaoo	1139.5	Sikandrarau	640.4	648.0
	Muzaffarnagar	Charthawal	1102.6	Morana	185.5	1020.3

Note: The development index is prepared on the basis of availability of road per lakh population and % of electrified villages out of total inhabited villages in the blocks.

Source: District Statistical Handbook of selected districts.

3.2.2 Selection of Villages

Thus, we have selected four blocks from each administrative region in U.P. totaling 16 blocks. The number of villages in the sample per selected district varied to compensate for the sample loss. Of total sample blocks (89) in the selected districts, we covered a total of 16,

that is 18.0 per cent of total blocks in the selected districts from all the four regions. Of the total inhabited villages (10176) from the selected blocks, we have selected 36, that is, we covered 0.4 per cent of all inhabited villages in the sample. The percentage of blocks selected per district varies because of the variation in the denominator, i.e., total number of blocks in the district. Similarly, the percentages of villages selected per block varies because of different number of total villages per block, and also because of additional villages taken to compensate sample loss. As the number of sample villages covered varied between blocks and between districts, the percentage of sample villages varied out of total inhabited villages **(Table-3.4)**.

Table – 3.4
Regions, Districts, Blocks, and Villages: The Sample by Location

Regions	Districts	No. of Blocks				No. of Inhabited Villages			
		Sampled		Total		Sampled		Total	
		No.	%	No.	%	No.	%	No.	%
Bundelkhand	Jhansi	2	25.0	8	100.0	5	0.7	760	100.0
	Mahoba	2	50.0	4	100.0	4	1.0	415	100.0
	Sub-Total	4	33.3	12	100.0	9	0.8	1175	100.0
Eastern	Gorakhpur	2	10.5	19	100.0	5	0.2	2880	100.0
	Varanasi	2	25.0	8	100.0	6	0.5	1262	100.0
	Sub-Total	4	14.8	27	100.0	11	0.3	4142	100.0
Central	Sitapur	2	10.5	19	100.0	4	0.2	2314	100.0
	Kanpur Nagar	2	20.0	10	100.0	4	0.4	899	100.0
	Sub-Total	4	13.8	29	100.0	8	0.2	3213	100.0
Western	Hathras	2	28.6	07	100.0	4	0.5	760	100.0
	Muzaffarnagar	2	14.3	14	100.0	04	0.5	886	100.0
	Sub-Total	4	19.0	21	100.0	8	0.5	1646	100.0
Grand Total		16	18.0	89	100.0	36	0.4	10176	100.0

Source: District Statistical Handbook of selected districts & State Statistical Dairy of U.P. 2003

3.2.3 Selection of Beneficiary and Non-Beneficiary Households

The selected beneficiaries (480) in the sample constituted 32.0 per cent of total listed beneficiaries (1501) while the selected eligible non-beneficiaries (320) in the sample constituted 20.9 per cent of total listed eligible non-beneficiaries (1532). Thus, there remains a gap of 68.0 per cent towards fulfilling the requirement of listed beneficiaries. This gap for listed beneficiaries varies over regions. For Bundelkhand, 52.4 per cent of the listed beneficiaries have been selected in the sample, while for central U.P. it is only 18.6 per cent. District-wise, Mahoba in Bundelkhand shows selection of 69.8 per cent beneficiaries in sample, while it is as low as 12.4 per cent for Kanpur Nagar. The total number of listed legible non-beneficiaries (1532) is higher than total listed beneficiaries, that shows the higher gap in requirement and fulfillment. There are region-wise variations in the percentages of non-beneficiaries, for example, for west U.P. it is 50.3 per cent, while for central U.P. it is 10.8 per cent of the respective total eligible listed non-beneficiaries. The percentages vary over districts. Region and district wise the percentage of sample beneficiary and non-beneficiaries varied **(Table-3.5)**. The village-wise sample detail of beneficiary and non-beneficiary households are given in **Appendix- A, Table-3**.

Table – 3.5
Region and District-wise Distribution of Beneficiaries and Eligible Non-Beneficiaries : The Sample Size

Regions	Districts	Beneficiaries				Non-Beneficiaries			
		Sampled		Total		Sampled		Total	
		No.	%	No.	%	No.	%	No.	%
Bundelkhand	Jhansi	60	43.2	139	100.0	40	30.1	133	100.0
	Mahoba	60	69.8	86	100.0	40	14.5	276	100.0
	Total	120	52.4	225	100.0	80	19.6	409	100.0
Eastern	Gorakhpur	60	44.8	134	100.0	40	29.2	137	100.0
	Varanasi	60	31.4	191	100.0	40	23.8	168	100.0
	Total	120	36.9	325	100.0	80	26.2	305	100.0
Central	Sitapur	60	37.0	162	100.0	40	10.0	401	100.0
	Kanpur Nagar	60	12.4	482	100.0	40	11.7	342	100.0
	Total	120	18.6	644	100.0	80	10.8	743	100.0
Western	Hathras	60	34.1	176	100.0	40	47.6	84	100.0
	Muzaffarnagar	60	45.8	131	100.0	40	53.3	75	100.0
	Total	120	39.1	307	100.0	80	50.3	159	100.0
Total		480	32.0	1501	100.0	320	20.9	1532	100.0

Source: Field survey, 2004.

3.3 Coverage of Study

Since we covered two districts from each administrative region in U.P., hence, based on one district level official for one district, we talked to a total of eight district level officials. Based on the same reason, we got responses from a total of 16 block level officials. The number of respondents from panchayats, however, varied. We got responses from a total of 36 representatives from panchayats. The number of beneficiaries covered is 480 and the number of non-beneficiaries is 320, so that total households covered came to be 800, that is, we selected beneficiaries and non-beneficiaries in the ratio 60:40. While selecting the beneficiaries, we selected for each administrative region exactly 25 per cent of total beneficiaries and 12.5 per cent for each district. Similarly, of total eligible non-beneficiaries, we covered 25.0 per cent for each administrative region and 12.5 per cent for each district **(Table-3.6)**.

Table – 3.6
Region and District-wise Coverage of Respondents at Different Levels : The Sample by Size

Regions	Districts	District Level Officials		Block Level Officials		Panchayat Representatives		Beneficiaries		Non-Beneficiaries	
		No.	%	No.	%	No.	%	No.	%	No.	%
Bundelkhand	Jhansi	1	12.5	2	12.5	5	13.9	60	12.5	40	12.5
	Mahoba	1	12.5	2	12.5	4	11.1	60	12.5	40	12.5
	Total	2	25.0	4	25.0	9	25.0	120	25.0	80	25.0
Eastern	Gorakhpur	1	12.5	2	12.5	5	13.9	60	12.5	40	12.5
	Varanasi	1	12.5	2	12.5	6	16.7	60	12.4	40	12.5
	Total	2	25.0	4	25.0	11	30.6	120	25.0	80	25.0
Central	Sitapur	1	12.5	2	12.5	4	11.1	60	12.5	40	12.5
	Kanpur Nagar	1	12.5	2	12.5	4	11.1	60	12.5	40	12.5
	Total	2	25.0	4	25.0	8	22.2	120	25.0	80	25.0
Western	Hathras	1	12.5	2	12.5	4	11.1	60	12.5	40	12.5
	Muzaffarnagar	1	12.5	2	12.5	4	11.1	60	12.5	40	12.5
	Total	2	25.0	4	25.0	8	22.2	120	25.0	80	25.0
Total (Respondents)		8	100.0	16	100.0	36	100.0	480	100.0	320	100.0

Source: Field survey, 2004.

3.4 Socio-Economic Profile of Sample Area

The major socio-economic data have been covered on socio-economic and demographic scenario of the selected areas, poverty, distribution of population by works categories, land holding pattern and sources of irrigation. For these data, we have reviewed the Census, State Statistical Handbook, District Statistical Handbooks and unpublished reports of DRDA, Block offices etc.

3.4.1 Demographic Profile

Of the selected districts from the four regions of U.P., two districts selected from each region, we find per capita income for each district both above and below the average for the state of U.P.

Jhansi in Bundelkhand, Muzaffarnagar and Hathras in west U.P., Kanpur Nagar in Central U.P. and Varanasi in eastern U.P. show per capita income for 2000-01 higher than state average. The backward districts from the sample in terms of per capita income by being less than state average are Sitapur in central U.P., and Gorakhpur in eastern U.P. The small district Mahoba in Bundelkhnad shows per capita income equal to state average.

Work participation rate for selected districts in Bundelkhand was higher than state average. However, for other regions and districts in the sample, the work participation rate (%) was more or less at per with state average. The percentage of main workers was low for the district Gorakhpur, lower than state average, and more or less at per with state average for the other selected districts of the four regions in U.P. **(Table-3.7)**.

Table – 3.7
Comparative Profile: Sample Districts and U.P.

Indicators	Bundelkhand		Western		Central		Eastern		Uttar Pradesh
	Jhansi	Mahoba	Muzaffer nagar	Hathras	Sitapur	Kanpur Nagar	Varanasi	Gorakh-pur	
Area (in sq. km.)	4024	2884	4008	1840	5743	3155	1535	3321	240928
No. of Households	289863	118970	529134	208613	596177	714380	430651	555775	25757640
Population	1744931	708447	3543362	1336031	3619661	4167999	3138671	3769456	166197921
Male	932818	379691	1893832	718930	1941341	2247216	1649187	1923197	87565369
Female	812113	328756	1649530	617101	1678287	1920783	1489484	1846259	78632552
Population (0-6 years)	280589	134725	677902	255055	713356	591301	575882	694213	31624628
Male	148811	70865	364637	135265	368562	316438	300040	358952	16509033
Female	131778	63860	313265	119790	344794	274863	275842	335261	15115595
Illiterates Population	786162	402785	1804833	660548	2215218	1508166	1444266	1970687	90478637
Male	315311	170484	794200	273738	998152	697711	598574	772347	38663956
Female	470851	232301	1010633	386810	1217066	810455	845692	1198340	51814681
Literacy Rate (%)	65.5	53.3	60.7	62.5	48.3	74.4	66.1	58.5	56.3
Male	78.8	67.7	71.9	76.3	60.0	80.3	77.9	73.6	68.8
Female	50.2	36.4	47.8	46.3	34.6	67.5	53.0	42.9	42.2
CDR of Commercial Bank	27.57	47.00	44.82	36.68	28.66	30.75	25.25	32.64	30.42
Sex Ratio (per '000' male)	871	866	871	858	862	855	903	960	898
Sex Ratio (0-6 years' male)	886	901	859	886	936	869	919	934	916
Decadal Growth Rate (1991-01)	22.00	21.73	24.65	18.26	22.41	28.11	25.14	22.94	25.80

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Indicators	Bundelkhand		Western		Central		Eastern		Uttar Pradesh
	Jhansi	Mahoba	Muzaffer nagar	Hathras	Sitapur	Kanpur Nagar	Varanasi	Gorakh-pur	
Density of Population (per sq.km.)	348	249	884	761	630	1366	1995	1140	689
% of SC Population	28.1	25.8	13.5	25.2	31.9	16.5	13.9	22.0	21.1
% of ST Population	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Average Size of Family	6.0	6.0	7.0	6.0	6.0	6.0	7.0	7.0	6.0
% of Urban Population	40.8	21.9	25.5	19.8	12.0	67.1	40.2	19.6	20.8
No. of Tehsils	05	03	05	04	06	03	02	07	300
No. of Blocks	08	04	14	08	19	10	08	19	813
No. of Inhabited Villages (1991)	760	415	886	760	2314	899	1262	2880	97134
No. of Urban Towns	16	05	21	09	11	06	09	08	682
Per Capita Income (2000-01)	12131	9248	12714	10117	8432	11525	10557	6967	9223
Work Participation Rate (%)	37.0	42.3	33.1	29.3	31.1	29.9	31.3	30.1	32.5
Male	49.1	50.6	49.0	45.9	50.6	47.2	44.7	42.7	46.8
Female	23.1	32.7	14.9	10.0	8.5	9.7	16.5	17.1	16.5
% of Main Workers	26.8	28.8	25.4	22.1	25.5	25.0	24.6	18.4	23.7
% of Marginal Workers	10.3	13.5	7.7	7.2	5.6	5.0	6.7	11.8	8.8
% of Non-Workers	63.0	57.7	66.9	70.7	68.9	70.1	68.7	69.9	67.5

Source: Census of India (Uttar Pradesh), 2001and U. P. State Statistical Dairy, 2003.

3.4.2 Socio-Economic Profile

Of the selected (sample) districts in the four regions of U.P., density of population was extremely high for Varanasi and Gorakhpur in east U.P. and extremely low for Jhansi and Mahoba in Bundelkhand region, and also for Kanpur Nagar in central U.P. The high figures are much higher than state average, and the low figures are much lower than state average. The percentages of SC population remain high for Jhansi and Mahoba, the sample districts in Bundelkhand region, low for Muzaffarnagar in west U.P. The low figures are lower than state average and the high figures are higher than state average.

The landholding per household is high for Jhansi and Mahoba in Bundelkhand, and very low for Kanpur Nagar in central U.P. and also low for Varanasi and Gorakhpur in eastern U.P. The high land holding is higher than state average and low holdings are lower than state average, the state average being 0.87 hectare per household. The record of electrified villages is 100.0 per cent for Muzaffarnagar and Hathras in west U.P. and very low for Sitapur in central U.P. **(Table-3.8)**.

Table –3.8
Comparison of Sample Districts with U.P. Based on Selected Indicators

Indicators	Bundelkhand		Western		Central		Eastern		Uttar Pradesh
	Jhansi	Mahoba	Muzaffer nagar	Hathras	Sitapur	Kanpur Nagar	Varanasi	Gorakh-pur	
Average Size of Family	6.0	6.0	7.0	6.0	6.0	6.0	7.0	7.0	6.0
Density of Population (per sq. Km.)	433.6	245.6	884.1	726.1	630.3	321.1	2044.7	1135.0	689.8
Sex ratio (per 1000 Male)	871	866	871	858	862	855	903	960	898
Sex ratio 0-6 years (per 1000 Male)	886	901	859	886	936	869	919	934	916
Female Literacy rate (%)	50.2	36.4	47.8	46.3	34.6	67.5	53.0	42.9	42.2
% of SC Population	28.1	25.8	13.5	25.2	31.9	16.5	13.9	22.0	21.1
% of Work Participation Rate	37.0	42.3	33.1	29.3	31.1	29.9	31.3	30.1	32.5

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Indicators	Bundelkhand		Western		Central		Eastern		Uttar Pradesh
	Jhansi	Mahoba	Muzaffer nagar	Hathras	Sitapur	Kanpur Nagar	Varanasi	Gorakh-pur	
% of Work Participation Rate (Male)	49.1	50.6	49.0	45.9	50.6	47.2	44.7	42.7	46.8
% of Work Participation Rate (Female)	23.1	32.7	14.9	10.0	8.5	9.7	16.5	17.1	16.5
Decadal Growth Rate (1991-01)	22.00	21.73	24.65	18.26	22.41	28.11	25.14	22.94	25.80
Land Holding (Per Household Hect.)	1.25	1.89	0.56	NA	0.79	0.09	0.58	0.49	0.87
Livestock Holding (No. per Household)	2.78	3.52	0.31	2.58	2.73	0.93	1.43	1.10	2.19
Per Doctor Dependent Population	3916	12658	19461	20513	17221	4360	7026	11645	3420
% of Electrified Villages	76.1	66.3	100.0	100.0	48.3	99.4	87.7	64.4	58.41
Availability of Pucca Road (per lakh Pop.)	96.8	117.6	110.2	92.5	77.8	86.2	72.5	67.1	62.71

Source: Census of India, and District Statistical Handbook, 2001.

3.4.2.1 Poverty Profile

Based on BPL survey in U.P. 1997-98, one-fourth of the households live BPL and three-fourth live APL. BPL households for all regions constitute 23.6 per cent of all households. The distribution of households, BPL and APL, vary over regions and selected districts in U.P., with lowest BPL as percentage of total BPL households and highest APL as percentage of total APL households for western U.P. The district Muzaffarnagar selected in the sample shows lowest BPL and highest APL, as respective percentages of district total and total for all the regions in U.P. by selected districts. Of all households, including both BPL and APL, SC/ST constitutes 26.3 per cent, and others the rest. Of all BPL households, SC/ST constitutes 47.3 per cent and the rest non-SC/ST. There are regional and district-wise variations in these percentage by SC/ST and BPL/APL. For example, while SC/ST BPL households for central U.P. is 59.0 per cent, for Bundelkhand it is 44.1 per cent, for east U.P. 38.1 per cent and for west U.P. 20.1 per cent. Over all, for all the regions, SC/ST BPL households constitute 42.5 per cent of all SC/ST households in the sample **(Table-3.9)**.

Table – 3.9
Distribution of Beneficiary Households by BPL and APL
(By Region and By Caste)

Regions	Districts	Below Poverty Line			Above Poverty Line			Total		
		SC/ST	Others	Total	SC/ST	Others	Total	SC/ST	Others	Total
Bundelkhand	Jhansi	33053 (44.1)	22036 (12.4)	55089 (21.8)	41942 (55.9)	155775 (87.6)	197717 (78.2)	74995 (100.0)	177811 (100.0)	252806 (100.0)
	Mahoba	16714 (44.1)	10598 (33.7)	27312 (39.4)	21211 (55.9)	20859 (66.3)	42070 (60.6)	37925 (100.0)	31457 (100.0)	69382 (100.0)
	Total	49767 (44.1)	32634 (15.6)	82401 (25.6)	63153 (55.9)	176634 (84.4)	239787 (74.4)	112920 (100.0)	209268 (100.0)	322188 (100.0)
Eastern	Gorakhpur	67891 (32.6)	87181 (32.6)	155072 (32.6)	140534 (67.4)	180468 (67.4)	321002 (67.4)	208425 (100.0)	267649 (100.0)	476074 (100.0)
	Varanasi	30924 (60.4)	31997 (8.2)	62921 (14.3)	20302 (39.6)	358154 (91.8)	378456 (85.7)	51226 (100.0)	390151 (100.0)	441377 (100.0)
	Total	98815 (38.1)	119178 (18.1)	217993 (23.8)	160836 (61.9)	538622 (81.9)	699458 (76.2)	259651 (100.0)	657800 (100.0)	917451 (100.0)

Contd...

Regions	Districts	Below Poverty Line			Above Poverty Line			Total		
		SC/ST	Others	Total	SC/ST	Others	Total	SC/ST	Others	Total
Central	Sitapur	128317 (76.2)	127322 (35.7)	255639 (48.7)	40145 (23.8)	228874 (64.3)	269019 (51.3)	168462 (100.0)	356196 (100.0)	524658 (100.0)
	Kanpur Nagar	34086 (31.9)	53259 (10.2)	87345 (13.9)	72703 (68.1)	470382 (89.8)	543085 (86.1)	106789 (100.0)	523641 (100.0)	630430 (100.0)
	Total	162403 (59.0)	180501 (20.5)	342984 (29.7)	112848 (41.0)	699256 (79.5)	812104 (70.3)	275251 (100.0)	879837 (100.0)	1155088 (100.0)
Western	Hathras	15756 (37.7)	26173 (17.8)	41929 (22.2)	26005 (62.3)	120956 (82.2)	146961 (77.8)	41761 (100.0)	147129 (100.0)	188890 (100.0)
	Muzaffar-nagar	16297 (13.8)	24340 (6.6)	40637 (8.3)	101658 (86.2)	347144 (93.4)	448802 (91.7)	117955 (100.0)	371484 (100.0)	489439 (100.0)
	Total	32053 (20.1)	50513 (9.7)	82566 (12.3)	127663 (79.9)	468100 (90.3)	595763 (87.8)	159716 (100.0)	518613 (100.0)	678329 (100.0)
Total		343038 (42.5)	382906 (16.9)	725944 (23.6)	464500 (57.5)	1882612 (83.1)	2347112 (76.4)	807538 (100.0)	2265518 (100.0)	3073056 (100.0)

Note: The data is based on BPL survey 1997-98.
Source: DRDA of Selected Districts.

In all households, 28.4 per cent are BPL; of all SC/ST households, 49.6 per cent are BPL, while of non-SC/ST households, 20.2 per cent are BPL. There are regional variations in these percentages, but for each region, SC/ST households, as percentage of respective total, is much higher than the other households. Of all households for all regions, BPL households constitute 28.4 per cent, which is 42.5 per cent for central U.P., 31.8 per cent for Bundelkhand, 21.5 per cent for east U.P., and 16.6 per cent for west U.P. APL SC/ST in Bundelkhand is 56.8 per cent of all SC/ST households in Bundelkhand. These percentages are 50.5 for east U.P., 52.0 per cent for central U.P., and 34.5 per cent for west U.P. Of all households, shelterlessness is very high for Bundelkhand (35.3 per cent) and low (11.6 per cent) for central U.P. Within each region, there are variations in shelterlessness between SC/ST households and others. For Bundelkhand, shelterlessness of SC/ST households cover 22.32 per cent of all SC/ST households in Bundelkhand. Shelterless SC/ST households for Bundelkhand as percentage of all SC/ST BPL households is 39.2 per cent. Shelterless SC/ST households in Bundelkhand as percentage of all shelterless households in Bundelkhand is 63.16 per cent. As percentage of all shelterless households for all the four regions, SC/ST households constitute 49.54 per cent. This varies over regions **(Table-3.10)**. The detailed information on BPL, APL and shelter less households of selected villages and blocks- are given in **Appendix- A, Table-4 and 5.**

Table – 3.10
Classification of BPL, APL and Shelterless Households of Sample Blocks

Regions	Social Groups	BPL Households		APL Households *		Shelterless HHs.		Total Households*
		No.	As % of Col. 9	No.	As % of Col. 9	No.	As % of Col. 3	
1	2	3	4	5	6	7	8	9
Bundelkhand	SC/ST	16678	56.8	12595	43.2	6534	39.2	29273
	Others	12606	20.1	50241	79.9	3810	30.2	62847
	Total	29284	31.8	62836	68.2	10344	35.3	92120
Eastern	SC/ST	13031	50.5	12775	49.5	3282	25.2	25806
	Others	14528	14.2	87663	85.8	4145	28.5	102191
	Total	27559	21.5	100438	78.5	7427	26.9	127997

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Regions	Social Groups	BPL Households		APL Households *		Shelterless HHs.		Total Households*
		No.	As % of Col. 9	No.	As % of Col. 9	No.	As % of Col. 3	
1	2	3	4	5	6	7	8	9
Central	SC/ST	22056	52.0	20351	48.0	2251	10.2	42407
	Others	27819	37.1	47182	62.9	3538	12.7	75001
	Total	49875	42.5	67533	57.5	5789	11.6	117408
Western	SC/ST	7788	34.5	14799	65.5	1626	20.9	22587
	Others	7289	10.7	60895	89.3	2456	33.7	68184
	Total	15077	16.6	75694	83.4	4082	27.1	90771
Total	SC/ST	59553	49.6	60520	50.4	13693	23.0	120073
	Others	62242	20.2	245981	79.8	13949	22.4	308223
	Total	121795	28.4	306501	71.6	27642	22.7	428296

Source: Selected Block Offices of Sampled Districts.

3.4.3 Distribution of Workers

Of the total rural population in U.P. one-third belong to main and marginal workers, the rest two-thirds are non-workers. Of the total main workers in rural U.P., 58.0 per cent are cultivators and 18.1 per cent are agricultural laborers. The other occupations include workers in household industry. The distribution of main workers in U.P. over regions and districts shows very high percentages of workers as cultivators in Bundelkhand region that includes sample districts, Jhansi and Mahoba, and low percentages of cultivators for Varanasi and Gorakhpur in east U.P. and also low percentage for Muzaffarnagar in west U.P., the low figure for districts mean lower than state average and high means higher than state average.

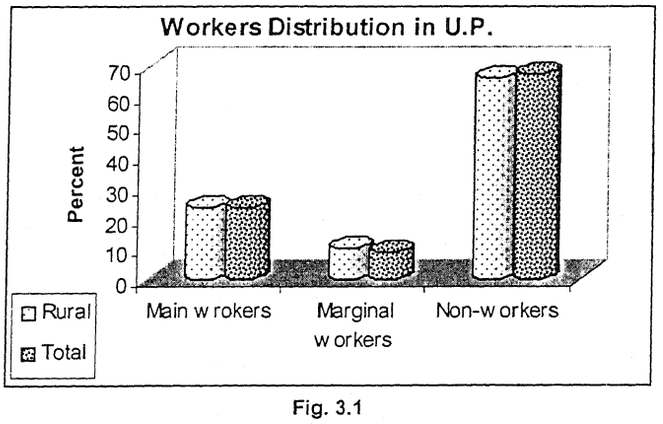


Fig. 3.1

Of the total marginal workers, agricultural labour constitutes the highest percentage for rural U.P., which is 54.1 per cent of total marginal workers. Thus, though in rural U.P. workers are engaged in different economic activities, for main workers the major activity is as cultivators and for the marginal workers the major activity is as agricultural labourers **(Table-3.11)**.

Table – 3.11
Distribution of Main and Marginal Workers, and Non-Workers from Total Population in Sample Districts and U.P.

Categories of Workers		Bundelkhand		Western		Central		Eastern		Uttar Pradesh
		Jhansi	Mahoba	Muzaffer nagar	Hathras	Sitapur	Kanpur Nagar	Varanasi	Gorakh-pur	
Cultivators	Rural	196034 (66.4)	106301 (63.5)	307932 (45.0)	113357 (47.7)	579072 (70.1)	183417 (53.5)	157333 (35.1)	255149 (47.1)	18105974 (58.0)
	Total	208013 (44.6)	111656 (54.7)	325740 (36.2)	116033 (39.3)	584705 (63.3)	192414 (18.5)	161193 (20.9)	257783 (37.2)	18479865 (47.0)

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Agricultural labour	Rural	44377 (15.1)	33872 (20.1)	161733 (23.6)	51130 (21.5)	130690 (15.8)	73072 (21.3)	34952 (7.8)	114783 (21.2)	5667495 (18.1)
	Total	49719 (10.6)	36830 (18.1)	180981 (20.1)	53382 (18.1)	135786 (14.7)	78742 (7.6)	37355 (4.8)	117185 (16.9)	5956547 (15.2)
Workers in Household Industry	Rural	11346 (3.8)	4799 (2.9)	21029 (3.1)	47148 (19.8)	30340 (3.7)	12188 (3.6)	82474 (18.4)	22274 (4.1)	1416126 (4.5)
	Total	25473 (5.5)	6647 (3.3)	29842 (3.3)	49159 (16.6)	38507 (4.2)	37319 (3.6)	180899 (23.5)	29061 (4.2)	2091956 (5.3)
Other Workers	Rural	43261 (14.7)	22447 (13.4)	193554 (28.3)	26172 (11.0)	85981 (10.4)	73929 (21.6)	173926 (38.8)	149797 (27.6)	6053159 (19.4)
	Total	183698 (39.3)	48893 (23.9)	362973 (40.4)	76814 (26.0)	164927 (17.9)	731803 (70.3)	391352 (50.8)	288795 (41.7)	12809281 (32.6)
Total Main Workers	Rural	295018 (28.6)	167419 (30.3)	684248 (25.9)	237807 (22.2)	826083 (25.9)	342606 (25.0)	448682 (14.8)	542003 (28.9)	31242754 (23.7)
	Total	466903 (26.8)	204026 (28.8)	899536 (25.4)	295388 (22.1)	923925 (25.5)	1040278 (25.0)	770799 (20.5)	692824 (22.1)	39337649 (23.7)
Cultivators	Rural	48011 (33.6)	26208 (30.4)	68423 (28.1)	13352 (15.9)	46258 (24.8)	29268 (15.7)	45819 (27.1)	79794 (18.9)	3648825 (27.2)
	Total	49684 (27.7)	26753 (28.0)	71248 (26.0)	13586 (14.1)	46616 (23.1)	30358 (14.6)	46473 (22.0)	80858 (18.2)	3687697 (25.2)
Agricultural labour	Rural	78140 (54.7)	53914 (62.5)	101971 (41.9)	41881 (45.1)	105600 (56.6)	73568 (39.4)	63815 (37.7)	285221 (67.5)	7263822 (54.1)
	Total	84478 (47.2)	56626 (59.1)	108818 (39.8)	43530 (10.0)	108394 (53.8)	76501 (36.9)	65218 (30.9)	289121 (65.2)	7444364 (50.8)
Workers in Household Industry	Rural	6129 (4.3)	1507 (1.8)	11111 (4.6)	8416 (10.0)	12680 (6.8)	6017 (3.2)	23279 (13.8)	13726 (3.3)	747771 (5.5)
	Total	12497 (7.0)	2403 (2.5)	12956 (4.7)	9684 (10.1)	15164 (7.5)	11404 (5.5)	41066 (19.4)	15348 (3.5)	939208 (6.4)
Other Workers	Rural	10620 (7.4)	4617 (5.3)	61690 (25.4)	20495 (24.4)	22081 (11.8)	20101 (10.8)	36495 (21.5)	43687 (10.3)	2445780 (18.2)
	Total	32445 (18.1)	9964 (10.4)	80595 (29.5)	29782 (30.8)	31410 (15.6)	89292 (43.0)	58498 (27.7)	58144 (13.1)	2574906 (17.6)
Total Marginal Workers	Rural	142900 (13.8)	86246 (15.6)	243195 (9.2)	84144 (7.9)	186619 (5.9)	128954 (9.4)	169408 (5.6)	422428 (22.5)	13433198 (10.2)
	Total	179104 (10.3)	95746 (13.5)	273617 (7.7)	96582 (7.2)	201584 (5.6)	207555 (5.0)	211255 (5.6)	443471 (14.1)	14646175 (8.8)
Total Workers (Main+Marginal)	Rural	437918 (42.4)	253665 (45.8)	927443 (35.1)	321951 (30.1)	1012702 (31.8)	471560 (34.4)	964431 (31.8)	618093 (32.9)	44675952 (33.9)
	Total	646007 (37.0)	299772 (42.3)	1173153 (33.1)	391970 (29.3)	1125509 (31.1)	1247833 (29.9)	1136295 (30.1)	982054 (31.3)	53983824 (32.5)
Non-Workers	Rural	595253 (57.6)	299887 (54.2)	1712037 (64.8)	749600 (69.9)	2174271 (68.2)	898928 (65.6)	2066434 (68.2)	1260007 (67.1)	86982387 (66.1)
	Total	1098924 (63.0)	408675 (57.7)	2370209 (66.9)	944061 (70.7)	2494152 (68.9)	2920166 (70.1)	2633161 (69.9)	2156617 (68.7)	112214097 (67.5)
Total Population	Rural	1033171 (100.0)	553552 (100.0)	2639480 (100.0)	1071551 (100.0)	3186973 (100.0)	1370488 (100.0)	3030865 (100.0)	1878100 (100.0)	131658339 (100.0)
	Total	1744931 (100.0)	708447 (100.0)	3543362 (100.0)	1336031 (100.0)	3619661 (100.0)	4167999 (100.0)	3769456 (100.0)	3138671 (100.0)	166197921 (100.0)

Source: Census of India, Population Series, 2001.

3.4.4 Land Holding

Of the total landowning households for rural U.P. as high as 75.4 per cent had landholding at 0.39 hectare on average and as low as 0.2 per cent of households had 15.54 hectares per household on average. As low as 2.5 per cent landowners owned land on average 5.5 hectares per household. The state (rural) average landholding for all households stood at 0.87 hectares for 1995-96. Most of the rural households, thus, show very small size of landholding. For Jhansi, 47.9 per cent owned land on average per household 0.48 hectares. For Mahoba, 47.8 per cent households owned land on average 0.49 hectares per household. For Muzaffarnagar, 64.6 per cent owned land on average per household 0.36 hectares. The percentage of households having landholding on average per household varies across other regions also.

For all the sample districts in the four regions of U.P. the average landholding below 1.0 hectare, thus, was held by most of the agricultural land owning population in rural U.P. The percentage of households owning more than 4.0 hectares, and more so, more than 10.0 hectares is very low for all the sample districts, as it is for rural U.P. **(Table 3.12)**.

Table – 3.12
Distribution of Households on the Basis of Size of Land in Sample Districts and Uttar Pradesh (Year 1995-96)

(Area in Hectare)

Size of Landholding	Number/ Area	Bundelkhand		Western	Central		Eastern		Uttar Pradesh (in '000)
		Jhansi	Mahoba	Muzaffar-nagar	Sitapur	Kanpur Nagar	Varanasi	Gorkha-pur	
Below 1.0	Number	99698	61433	191475	407661	48036	379952	393284	16237
	Areas	47043	30013	67444	181720	123628	111704	130357	6266
Average size of landholding		0.48	0.49	0.36	0.45	2.58	0.30	0.34	0.39
1.0 - 2.0	Number	54032	30990	55796	88517	11079	44865	45378	3136
	Areas	77736	43774	76245	130180	14206	61428	61484	4428
Average size of landholding		1.44	1.42	1.37	1.47	1.29	1.37	1.36	1.42
2.0 - 4.0	Number	34984	22460	35126	37483	6157	16636	19230	1586
	Areas	103483	60621	97817	103070	16675	46099	51001	4321
Average size of landholding		2.96	2.70	2.79	2.75	2.71	2.78	2.66	2.73
4.0 – 10.0	Number	17986	12207	13617	8562	1826	4853	4167	532
	Areas	104809	70575	74451	46665	9588	26136	22351	2948
Average size of landholding		5.83	5.79	5.47	5.45	5.25	5.39	5.37	5.55
10.0 & above	Number	1270	1464	558	884	94	287	225	39
	Areas	19033	19868	8623	5556	1554	4078	3279	606
Average size of landholding		14.99	13.58	15.46	6.29	16.54	14.21	14.58	15.54
Total	Number	207968	128554	296572	542607	67192	446593	462284	21529
	Areas	362104	224851	324582	467191	62051	249445	268472	18570
Average size of landholding		1.75	1.75	1.10	0.87	0.93	0.56	0.58	0.87

Source: District Statistical Handbook, 2002 & 2003 and U. P. State Statistical Dairy 2003.

3.4.5 Irrigation Sources

Of the net irrigated area in U.P., as high as 67.9 per cent is irrigated by private tube-well, and 21.2 per cent by canal. Private tube well is a major source for irrigation for all the selected (sample) districts, excepting the districts, Jhansi and Mahoba, in dry Bundelkhand region. For Jhansi and Mahoba, canals remain the second most important source for irrigation, after 'other sources'. It is, however, not clear what are the other sources that exclude canals, private and government tube-wells. Canals play a very insignificant role for irrigation in the districts Varanasi and Gorakhpur in east U.P. For Varanasi, it is tube-well (both private and government) that plays a major role in irrigation **(Table 3.13)**.

Table – 3.13
Area Irrigated by Different Sources: Sample Districts and U.P.

Sources of Irrigation →		Canal		Govt. Tube-well		Pvt. Tube-well		Other Sources		Net Irrigated Area	
Regions	Districts	in hect.	%	in hect.	%	in hect.	%	in hect.	%	in hect.	%
Western	Muzffarnagar	83386	25.8	9710	3.0	230304	71.1	382	0.1	323782	100.0
	Hathras	16301	11.3	2069	1.4	126478	87.3	-		144848	100.0
Central	Sitapur	27480	11.2	5376	2.2	177590	72.1	35838	14.6	246284	100.0
	Kanpur Nagar	35537	26.8	7772	5.9	87315	65.7	2186	1.7	132810	100.0
Bundelkhand	Jhansi	90073	45.7	2080	1.21	3637	1.8	101136	51.4	196926	100.0
	Mahoba	34935	34.5	-		1110	1.1	65255	64.4	101300	100.0
Eastern	Gorakhpur	10027	4.9	14779	7.2	170178	83.2	9701	4.7	204685	100.0
	Varanasi	12440	12.5	33336	33.6	51712	52.2	1719	1.7	99207	100.0
Uttar Pradesh		2718702	21.2	448656	3.5	8709234	67.9	951643	7.4	12828235	100.0

Source: U.P. State Statistical Dairy 2003.

3.5 Achievement of Housing Programmes

In this study, we have found Indira Awaas Yojana (IAY), Pradhan Mantri Gramodaya Gramin Awaas Yojana (PMGAY) and Credit-cum-subsidy for Rural Housing Scheme (CCSRHS) were the major housing programmes in the selected areas. Some other housing programmes, like Bunaker Awaas Yojana and Machhua Awaas Yojana also came in the sample during the visit of district Varanasi. However, secondary information of these schemes have not been found or recorded by the concerned authorities, so that actual achievement rate could not be calculated.

3.5.1 Achievement of IAY

Considered over IAY, we find 99.9 per cent achievement (as percent of target) on average during the last five years (1999-2000 to 2003-2004). There are time (year) variations in this rate of achievement, for example, during 2001-02 and 2002-03, the achievement rate exceeded 100.0 per cent. Over all, the achievement rate for SC/ST (101.7 per cent) during all the years on average was better than that for others. For SC/ST, the achievement rate exceeded 100.0 per cent since 2001-02 till date; for others, the same is true excepting 2003-04. There are regional variations in the over-all achievement rate, which is not much significant. There are also year-to-year variations in achievement rate for each region. These variations, inter-region, over years are also true for households, by SC/ST, and others **(Table-3.14)**. The detailed achievement of IAY in selected villages is given in **Appendix-A, Table-6**.

Table – 3.14
Achievement as Percentage of Target and Achievement Gaps of IAY, 1999-2004

Regions	Social Groups	1999-2000		2000-01		2001-02		2002-03		2003-04		Total	
		Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap
Bundelkhand	SC/ST	70.9	29.1	127.4	-27.4	109.0	-9.0	102.5	-2.5	100.2	-0.2	101.5	-1.5
	Others	86.2	13.8	110.3	-10.3	106.6	-6.6	94.7	5.3	100.3	-0.3	99.8	0.2
	Total	75.2	24.8	122.2	-22.2	108.2	-8.2	100.0	0	100.2	-0.2	101.0	-1.0
Eastern	SC/ST	100.0	0	100.0	0	100.0	0	100.0	0	94.0	6.0	98.6	1.4
	Others	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
	Total	100.0	0	100.0	0	100.0	0	100.0	0	96.1	3.9	99.1	0.9
Central	SC/ST	101.4	-1.4	89.5	10.5	105.2	-5.2	107.1	-7.1	100.0	0	100.6	-0.6
	Others	104.0	-4.0	83.4	16.6	101.3	-1.3	86.7	13.3	100.0	0	95.1	4.9
	Total	102.2	-2.2	87.5	12.5	103.9	-3.9	100.0	0	100.0	0	98.8	1.2
Western	SC/ST	96.7	3.3	101.3	-1.3	132.0	-32.0	106.3	-6.3	117.7	-17.7	110.8	-10.8
	Others	96.4	3.6	98.1	1.9	100.1	-0.1	93.5	6.5	77.0	23.0	92.6	7.4
	Total	96.6	3.4	100.0	0	119.3	-19.3	101.3	-1.3	101.4	-1.4	103.5	-3.5
Total	SC/ST	97.4	2.6	97.8	2.2	108.3	-8.3	104.2	-4.2	101.0	-1.0	101.7	-1.7
	Others	99.8	0.2	93.7	6.3	101.1	-1.1	92.6	7.4	96.0	4.0	96.6	3.4
	Total	98.2	1.8	96.4	3.6	105.7	-5.7	100.2	-0.2	99.1	0.9	99.9	0.1

Note: 1. The Achievement of Selected Blocks and Villages in IAY Scheme is similar with Target.
2. In some cases achievement rate is exceeding 100.0 per cent because backlog targets of previous year is added by the district administration.
3. Achievement Gap = Target – Achievement.

Source: DRDA from Selected Districts.

3.5.2 Achievement of PMGAY

We consider the achievement rate for housing under PMGAY during past four years (2000-04). For Bundelkhand and east U.P., it was cent per cent achievement as recorded by district authorities (DRDA). For central U.P., the achievement rate was 85.1 per cent, while for

west U.P., the achievement rate was 94.5. For all the regions, thus, during 2000-04, the achievement rate came to be 91.7, which stood at 93.1 for SC/ST and 89.4 for other households. There are variations over households, SC/ST and others, so far as achievement rates in implementation of housing under PMGAY is concerned **(Table-3.15)**. The detailed information on achievement of PMGRY in selected villages is given in **Appendix-A, Table-7**.

Table – 3.15
Achievement as Percentage of Target and Achievement Gaps of Prime-Minister Gramodaya Gramin Awas Yojana in Selected Districts, 2000-2004

Regions	Social Groups	2000-01		2001-02		2002-03		2003-04		Total	
		Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap
Bundelkhand	SC/ST	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
	Others	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
	Total	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
Eastern	SC/ST	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
	Others	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
	Total	100.0	0	100.0	0	100.0	0	100.0	0	100.0	0
Central	SC/ST	24.2	75.8	143.3	-43.3	132.5	-32.5	69.1	30.9	86.9	13.1
	Others	30.0	70.0	119.5	-19.5	132.1	-32.1	61.5	38.5	81.7	18.3
	Total	26.1	73.9	134.8	-34.8	132.4	-32.4	66.1	33.9	85.1	14.9
Western	SC/ST	40.5	59.5	167.6	-67.6	127.4	-27.4	-	-	103.7	-3.7
	Others	39.8	60.2	116.2	-16.2	97.3	2.7	-	-	81.2	18.8
	Total	40.2	59.8	147.1	-47.1	114.4	-14.4	-	-	94.5	5.5
Total	SC/ST	54.1	45.9	128.9	-28.9	119.1	-19.1	79.3	20.7	93.1	6.9
	Others	60.3	39.7	111.3	-11.3	112.8	-12.8	76.4	23.6	89.4	10.6
	Total	56.2	43.8	122.3	-22.3	116.8	-16.8	78.1	21.9	91.7	8.3

Note: 1. The Achievement of Selected Blocks and Villages in PMGAY is similar with Target.
2. In western region, no target is reported in year 2003-04.
3. In some cases achievement rate is exceeding 100.0 per cent because backlog targets of previous year is added by the district administration.
4. Gap = Target – Achievement.

Source: DRDA from Selected Districts.

3.5.3 Achievement of CCSRHP

Considering CCSS, we find the achievement rate very poor (52.5 per cent), which is 46.2 per cent for SC/ST and 59.5 per cent for others. Surprisingly for central U.P., the recorded data show cent per cent achievement for CCSS, and each for SC/ST and others. Excepting central U.P., there are regional variations in the achievement rate, with high rate (61.8 per cent) for east U.P., and low rate (11.3 per cent) for western U.P. We did not find any recoded data for CCSS for Bundelkhand region (the sample districts being Jhansi and Mahoba). We find variations across castes so far as CCSS in concerned. For example, in west U.P., the achievement rate was 3.5 per cent for SC/ST; which was 23.3 per cent for others; for eastern U.P., the rate was 57.3 per cent for SC/ST and 65.2 per cent for others. Thus, in CCSS, the SC/ST was a case of less success **(Table-3.16)**. The detailed information on achievement of CCSRHP in selected villages is given in **Appendix-A, Table-8**.

Table – 3.16
Achievement as Percentage of Target and Achievement Gap of Credit-Cum-Subsidy for Rural Housing Programmes

Regions	Social Groups	1999-2000		2000-01		2001-02		Total	
		Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap	Ach. as % of Target	Gap
Eastern	SC/ST	0	100.0	12.5	87.5	110.1	-10.1	57.3	42.7
	Others	0	100.0	24.6	75.4	104.2	-4.2	65.2	34.8
	Total	0	100.0	19.8	80.2	106.5	-6.5	61.8	38.2
Central	SC/ST	100.0	0	100.0	0	100.0	0	100.0	0
	Others	100.0	0	100.0	0	100.0	0	100.0	0
	Total	100.0	0	100.0	0	100.0	0	100.0	0
Western	SC/ST	15.7	84.3	0	100.0	0	100.0	3.5	96.5
	Others	106.2	-6.2	0	100.0	5.1	94.9	23.3	76.7
	Total	48.3	51.7	0	100.0	2.1	97.9	11.3	88.7
Total	SC/ST	48.9	51.1	29.7	70.3	60.9	39.1	46.2	53.8
	Others	85.8	14.2	31.1	68.9	76.2	23.8	59.5	40.5
	Total	62.7	37.3	30.4	69.6	68.7	31.3	52.5	47.5

Note: 1. The Jhansi and Mahoba districts did not provide the data, so the Bundelkhand region is blank.
2. In some cases achievement rate is exceeding 100.0 per cent because backlog targets of previous year is added by the district administration.
3. Achievement Gap = Target – Achievement.

Source: DRDA from Selected Districts.

3.5.4 Overall Achievement and Need

Of all BPL SC/ST households based on BPL survey 1997-98, 74.6 per cent derived benefits under housing schemes. Of all BPL non-SC/ST households, only 31.2 per cent derived benefits. The distribution of housing, thus, was obviously in favour of SC/ST. Of all SC/ST households, 50.2 per cent are recorded as BPL while of all non-SC/ST households, 21.4 per cent are recorded as BPL. Thus, there were demographic-economic reasons for distribution of houses in favour of SC/ST. However, by absolute number, SC/ST beneficiaries under housing schemes (upto march 2004) was 1.83 times the non-SC/ST beneficiaries, while the SC/ST total households was 32.78 per cent of non-SC/ST households, or 24.69 per cent of all households. The recorded BPL SC/ST households were 76.96 per cent of BPL non-SC/ST households, or 43.49 per cent of all BPL households. There are region-wise variations in percentages of households, who derived benefits under housing schemes implemented upto March 2004, across regions and within each region.

As percentage of all BPL households, 18.8 per cent are shelter-less, with 22.6 per cent for SC/ST and 16.0 for non-SC/ST. Of all households, many have urgency for up-gradation of houses and further needs to make up the gap between requirement (need) and the present number of houses. Of all households, 9.8 per cent have 'further needs', which is 19.2 per cent for SC/ST, and 6.7 per cent for others **(Table-3.17)**.

Table – 3.17
Distribution of Households by Shelterlessness, Further Needs of Houses, and Housing Benefits Provided through Housing Programmes

Regions	Social Groups	Total Benefited Households upto March 2004		Shelterlessness Households*		Further Needs**		Total BPL Households*		Total No. of HHs*
		No.	As % of Col. 9	No.	As % of Col. 9	No.	As % of Col. 11	No.	As % of Col. 11	
1	2	3	4	5	6	7	8	9	10	11
Bundelkhand	SC/ST	271	46.2	238	40.6	265	28.2	586	62.3	940
	Others	106	16.6	111	17.4	144	6.8	637	29.9	2129
	Total	377	30.8	349	28.5	409	13.3	1223	40.4	3069
Eastern	SC/ST	425	78.8	80	14.8	143	13.5	539	50.7	1063
	Others	191	34.8	93	16.9	162	4.5	549	15.4	3563
	Total	616	56.6	173	15.9	305	5.6	1088	23.5	4626
Central	SC/ST	478	82.6	92	15.9	313	27.7	579	51.3	1129
	Others	371	41.4	143	15.9	430	12.1	897	25.3	3550
	Total	849	57.5	235	15.9	743	15.9	1476	31.5	4679
Western	SC/ST	349	103.3	51	15.1	61	6.5	338	36.1	936
	Others	160	28.1	77	13.5	98	3.1	570	18.0	3166
	Total	509	56.1	128	14.1	159	3.9	908	22.1	4102
Total	SC/ST	1523	74.6	461	22.6	782	19.2	2042	50.2	4068
	Others	828	31.2	424	16.0	834	6.7	2653	21.4	12408
	Total	2351	50.1	885	18.8	1616	9.8	4695	28.5	16476

Note: * As per BPL Survey 1997-98.
** Further Needs are based on Current Survey Conducted by District Administration.
- Shelterlessness means those households having Kaccha houses without any living space.

Source: Selected Blocks of Sampled Districts.

Chapter Four

Impact Of Housing Programmes On Beneficiary Households

We are going to juxtapose the impact of rural housing programmes and the living condition of the beneficiary households, the latter understood by access to basic needs of life. The governments at the levels of centre and state, as well as the Panchayati Raj Institutions at the ground level are seen as the agencies to ensure housing and related basic needs of life for human living. For this purpose, we have collected data and information from the households benefited under housing schemes during 1999-2004. We have also collected information from the representatives of selected Gram Panchayats and government functionaries at block and district levels. We have covered 36 Panchayat representatives, eight district level functionaries, and sixteen block level functionaries, and 480 households who benefited from different rural housing schemes. We have considered Uttar Pradesh by four administrative regions, and selected 120 households from each region. We have selected two districts from each region and hence selected 60 households from each district.

4.1 Demographic and Socio-Economic Profile

In the domain of demographic and socio-economic profile of beneficiary households, we have collected data on population from the sample beneficiary households by caste, gender, age, marital status, education, occupation, income, and land holding.

4.1.1 Basic Amenities Available in Villages

The essential physical and social infrastructure and services are available in almost all the villages selected in the sample. The commercial and distributive institutions are also there in almost all villages. The average distance by location of the institutions, however, varies. For 38.9 per cent of the villagers, railway station is beyond 10 km. However, for most of the villages bus service is available either within the village (38.9 per cent), or within three km. (75.0 per cent) of the settled locality.

For 30.6 per cent of the villages, secondary school is beyond five km., and for 52.8 per cent of the villages, this educational facility is available beyond three km. Even for 30.6 per cent of the villages, primary health centre is available beyond ten km., and for 52.8 per cent it is beyond five km. For 47.2 per cent of the villages, community health centre is beyond ten km. Thus, in terms of easy access to education and health, the villages are yet to develop. In other words, the villages need better social infrastructure that may lead to social development **(Table-4.1)**.

Table – 4.1
Basic Amenities Available in Sample Villages
(As reported by Panchayat Representatives)

Amenities	Number of Villages											
	In Village		Within 1 Km.		1 to 3 Km.		3 to 5 Km.		5 to 10 Km.		Above 10 Km.	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bus Stop	14	38.9	5	13.9	8	22.2	5	13.9	3	8.3	1	2.8
Railway Station	1	2.8	2	5.6	4	11.1	7	19.4	8	22.2	14	38.9
Telephone	31	86.1	-		2	5.6	2	5.6	1	2.8	-	
Electricity	32	88.9	4	11.1	-		-		-		-	
Primary School	36	100.0	-		-		-		-		-	
Junior High School	21	58.3	2	5.6	6	16.7	6	16.7	-		1	2.8
Secondary School	3	8.3	3	8.3	11	30.6	8	22.2	6	16.7	5	13.9
Senior Secondary School	2	5.6	3	8.3	12	33.3	7	19.4	5	13.9	7	19.4
Anganbadi/Balbadi Center	26	72.2	-		1	2.8	1	2.8	-		-	
Health Sub-Center	13	36.1	5	13.9	6	16.7	5	13.9	4	11.1	3	8.3
Primary Health Center	2	5.6	1	2.8	9	25.0	5	13.9	8	22.2	11	30.6
Community Health Center	-		-		8	22.2	5	13.9	6	16.7	17	47.2
Vetienary Hospital	3	8.3	1	2.8	12	33.3	7	19.4	5	13.9	8	22.2
Private Vetienary Doctor	2	5.6	3	8.3	5	13.9	4	11.1	2	5.6	20	55.6
Nationalized Bank	3	8.3	1	2.8	10	27.8	6	16.7	9	25.0	7	19.4
Regional Rural Bank	2	5.6	2	5.6	11	30.6	9	25.0	9	25.0	13	36.1
Land Development Bank	-		1	2.8	4	11.1	1	2.8	3	8.3	27	75.0
Co-Operative Society	6	16.7	2	5.6	9	25.0	9	25.0	8	22.2	2	5.6
Fair Price Shop	33	91.7	-		1	2.8	2	5.6	-		-	
Mandi Samiti	4	11.1	-		4	11.1	3	8.3	4	11.1	21	58.3
Agriculture Seeds Store	4	11.1	-		10	27.8	3	8.3	8	22.2	11	30.6
Weekly Market	12	33.3	1	2.8	5	13.9	6	16.7	5	13.9	1	2.8
Private Doctor/Clinic	7	19.4	1	2.8	9	25.0	9	25.0	6	16.7	4	11.1
Un-Registered Doctor	20	55.6	1	2.8	7	19.4	5	13.9	3	8.3	-	
Medical Shop	11	30.6	1	2.8	9	25.0	7	19.4	7	19.4	1	2.8
Police Station/Sub Station	2	5.6	1	2.8	12	33.3	7	19.4	7	19.4	7	19.4
Block Head Quarter	-		-		5	13.9	7	19.4	6	16.7	18	50.0
Tehsil Head Quarter	-		-		5	13.9	2	5.6	3	8.3	26	72.2
Fertilizer Shop	4	11.1	1	2.8	9	25.0	5	13.9	8	22.2	9	25.0
Total Village Sample	36	100.0	36	100.0	36	100.0	36	100.0	36	100.0	36	100.0

Source: Field survey, 2004.

As high as 88.9 per cent of the selected villages are electrified. Regionally, the percentage of electrified villages varies from a low at 75.0 per cent for western U.P. to a high at 100.0 per cent for eastern U.P. So far as electricity connections in households are concerned, 52.2 per cent have legal electricity connections, that is, 47.8 per cent have illegal connections. These distributions based on legal and illegal connections vary over regions. Most of the use of electricity is in the domestic sector, it is 94.2 per cent considered over sample villages. Agriculture uses only 5.3 per cent of electricity. Of the total households, 45.14 per cent have electricity which varies between regions, with as low as 27.85 per cent for central U.P. and as high as 61.52 per cent for eastern U.P. **(Table-4.2)**.

Table – 4.2
Availability of Electricity, Types of Connections and their Use

Particulars	Number of Villages/Households									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Villages										
Electrified*	8	88.9	11	100.0	7	87.5	6	75.0	32	88.9
Not-Electrified	1	11.1	-	-	1	12.5	2	25.0	04	11.1
Total Sample Village	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Contd...

Particulars	Number of Villages/Households									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Connections of Electricity in Households										
Legal	476	48.5	2298	56.5	714	81.0	610	31.7	4098	52.2
Illegal	505	51.5	1770	43.5	167	19.0	1315	68.3	3757	47.8
Use of Electricity in Different Sectors										
Agriculture	50	5.1	161	4.0	9	1.0	198	10.3	418	5.3
Domestic	929	94.7	3883	95.4	866	98.3	1722	89.5	7400	94.2
Other	2	0.2	24	0.6	6	0.7	5	0.2	37	0.5
Total Connection	981	100.0	4068	100.0	881	100.0	1925	100.0	7855	100.0
% of Electrified Households	32.67		61.52		27.85		41.63		45.14	
Total Households**	**3003**		**6613**		**3163**		**4624**		**17403**	

Note: It was observed that most of the hamlets of the electrified villages are partially connected with electricity, in which mostly belong from the residence of the ex or act pradhan.
** Estimated data of Sampled Gram Panchayats.

Source: Field survey, 2004.

4.1.1.1 Location of Villages

25.0 per cent of the villages (36) by location are linked with main road, covering all the regions in U.P., while 50.0 per cent of the villages are linked by pakka link road, and 19.4 per cent by katcha road. Linking of villages by pakka and katcha roads and being adjacent to the main road varies between regions by both number of villages and percentage of total villages. As high as 91.7 per cent of selected villages have roads available for transport. For as high as 8.3 per cent of the villages, roads are not at all available. These are 'remote' villages, i.e., villages far from main road, market, urban link, other institutional links etc. For some months, however, even the available roads remain non-commutable **(Table-4.3)**.

Table – 4.3
Location of Villages and their Connectivity with other Areas
(As reported by Panchayat Representatives)

Regions	Number of Respondents									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Location of Village										
Main Road	3	33.3	3	27.3	2	25.0	1	12.5	9	25.0
Pakka Link Road	5	55.6	6	54.5	1	12.5	6	75.0	18	50.0
Kachcha Road	1	11.1	1	9.1	4	50.0	1	12.5	7	19.4
Kharanja	-		1	9.1	1	12.5	-		2	5.6
Communication During Years Through Road										
Available	8	88.9	11	100.0	6	75.0	8	100.0	33	91.7
Not Available	1	11.1	-		2	25.0	-		3	8.3
Duration in which Road Closed										
About 3 Months	1	11.1	-	-	1	12.5	-	-	2	5.6
About 4 Months	-	-	-	-	1	12.5	-	-	1	2.8
Total Sample	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Source: Field survey, 2004.

4.1.2 Sample Profile of Beneficiaries

Of all the beneficiary households (480) distributed uniformly over regions, the distribution by gender is in the ratio 51: 49 between male and female. Thus, both the genders as beneficiaries are equally represented in the study. Of the regional sample beneficiaries, the gender ratios between male and female are 60: 40 for Bundelkhand, 49.2: 50.8 for east U.P., 65: 35 for central U.P., and 29.2: 70.8 for west U.P.Considered over districts, the male:

female ratios show 65: 35 for Jhansi, 55: 45 for Mahoba, both the districts being in Bundelkhand. The ratios for Gorakhpur are 48.3: 51.7 and 50: 50 for Varanasi, both the districts are in east U.P. The ratios are 61.6: 38.4 for Sitapur and 68.3: 31.7 for Kanpur Nagar, both the districts are from central U.P. For Hathras, the ratio is 35: 65, while for Muzaffarnagar the ratio is 23.3: 76.7, both the districts are from west U.P. Each region covers 25.0 per cent of sample beneficiary households. Each district covers 12.5 per cent of sample beneficiary households. There are district-wise variations in selection of beneficiaries within each category, male and female **(Table-4.4)**.

Table – 4.4
Distribution of Beneficiary Households
(By Gender)

Regions	Districts	Male		Female		Total	
		No.	%	No.	%	No.	%
Bundelkhand	Jhansi	39	65.0	21	35.0	60	100.0
	Mahoba	33	55.0	27	45.0	60	100.0
	Total	72	60.0	48	40.0	120	100.0
Eastern	Gorakhpur	29	48.3	31	51.7	60	100.0
	Varanasi	30	50.0	30	50.0	60	100.0
	Total	59	49.2	61	50.8	120	100.0
Central	Sitapur	37	61.7	23	38.3	60	100.0
	Kanpur Nagar	41	68.3	19	31.7	60	100.0
	Total	78	65.0	42	35.0	120	100.0
Western	Hathras	21	35.0	39	65.0	60	100.0
	Muzaffarnagar	14	23.3	46	76.7	60	100.0
	Total	35	29.2	85	70.8	120	100.0
Grand Total		244	50.8	236	49.2	480	100.0

Source: Field survey, 2004.

4.1.2.1 Duration of Stay of the Households in the Village

94.2 per cent of the beneficiary households are settled in the village since their birth. There is not much variation in this 'local confinement' across caste categories. For SCs the 'local confinement' is for 93.1 per cent, while for OBCs it is 95.9 per cent, for minority and general castes, it is cent per cent. There are regional variations in this 'local confinement, for example, in east and west U.P., more percentage of SCs are locally confined, respectively 97.8 and 98.8. The percentage of SC households locally confined in Bundelkhand is 82.8 and for central U.P., 94.4 per cent. Of all the beneficiary households in east U.P., 97.5 per cent are locally confined which is 85.0 per cent for Bundelkhand. For central U.P., 95.8 per cent are settled in the village since birth, which is 98.3 per cent for west U.P. Thus, there are negligible regional variations in percentages of households locally settled since birth, excepting Bundelkhand. 1.0 per cent of the beneficiary households are settled in the village for a period below 25 years; 1.9 per cent are settled anywhere between 25 and 50 years, and 2.9 per cent are settled anywhere between 50 and 75 years. Of the beneficiary households, the SCs and OBCs reported duration of stay in the locality (village) for varying years below a total of 75 years, in addition to their stay beyond that (that is, by birth). None of the minority and general caste household reported their stay other than that by birth **(Table-4.5)**.

female ratios show 65: 35 for Jhansi, 55: 45 for Mahoba, both the districts being in Bundelkhand. The ratios for Gorakhpur are 48.3: 51.7 and 50: 50 for Varanasi, both the districts are in east U.P. The ratios are 61.6: 38.4 for Sitapur and 68.3: 31.7 for Kanpur Nagar, both the districts are from central U.P. For Hathras, the ratio is 35: 65, while for Muzaffarnagar the ratio is 23.3: 76.7, both the districts are from west U.P. Each region covers 25.0 per cent of sample beneficiary households. Each district covers 12.5 per cent of sample beneficiary households. There are district-wise variations in selection of beneficiaries within each category, male and female **(Table-4.4)**.

Table – 4.4
Distribution of Beneficiary Households
(By Gender)

Regions	Districts	Male		Female		Total	
		No.	%	No.	%	No.	%
Bundelkhand	Jhansi	39	65.0	21	35.0	60	100.0
	Mahoba	33	55.0	27	45.0	60	100.0
	Total	72	60.0	48	40.0	120	100.0
Eastern	Gorakhpur	29	48.3	31	51.7	60	100.0
	Varanasi	30	50.0	30	50.0	60	100.0
	Total	59	49.2	61	50.8	120	100.0
Central	Sitapur	37	61.7	23	38.3	60	100.0
	Kanpur Nagar	41	68.3	19	31.7	60	100.0
	Total	78	65.0	42	35.0	120	100.0
Western	Hathras	21	35.0	39	65.0	60	100.0
	Muzaffarnagar	14	23.3	46	76.7	60	100.0
	Total	35	29.2	85	70.8	120	100.0
Grand Total		244	50.8	236	49.2	480	100.0

Source: Field survey, 2004.

4.1.2.1 Duration of Stay of the Households in the Village

94.2 per cent of the beneficiary households are settled in the village since their birth. There is not much variation in this 'local confinement' across caste categories. For SCs the 'local confinement' is for 93.1 per cent, while for OBCs it is 95.9 per cent, for minority and general castes, it is cent per cent. There are regional variations in this 'local confinement, for example, in east and west U.P., more percentage of SCs are locally confined, respectively 97.8 and 98.8. The percentage of SC households locally confined in Bundelkhand is 82.8 and for central U.P., 94.4 per cent. Of all the beneficiary households in east U.P., 97.5 per cent are locally confined which is 85.0 per cent for Bundelkhand. For central U.P., 95.8 per cent are settled in the village since birth, which is 98.3 per cent for west U.P. Thus, there are negligible regional variations in percentages of households locally settled since birth, excepting Bundelkhand. 1.0 per cent of the beneficiary households are settled in the village for a period below 25 years; 1.9 per cent are settled anywhere between 25 and 50 years, and 2.9 per cent are settled anywhere between 50 and 75 years. Of the beneficiary households, the SCs and OBCs reported duration of stay in the locality (village) for varying years below a total of 75 years, in addition to their stay beyond that (that is, by birth). None of the minority and general caste household reported their stay other than that by birth **(Table-4.5)**.

Table – 4.5
Duration of Stay in the Village for Beneficiary Households

Duration of Stay	Social Categories	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
By Birth	SC	82	82.8	90	97.8	84	94.4	82	98.8	338	93.1
	OBC	17	94.4	24	96.0	6	100.0	24	96.0	71	95.9
	General	3	100.0	-	-	4	100.0	4	100.0	11	100.0
	Minority	-	-	3	100.0	21	100.0	8	100.0	32	100.0
	Total	102	85.0	117	97.5	115	95.8	118	98.3	452	94.2
Up to 25 years	SC	2	2.0	-	-	1	1.2	-	-	3	0.8
	OBC	-	-	1	4.0	-	-	1	4.0	2	2.7
	Total	2	1.7	1	0.8	1	0.8	1	0.8	5	1.0
25 to 50 years	SC	2	2.0	2	2.2	3	3.4	1	1.2	8	2.2
	OBC	1	5.6	-	-	-	-	-	-	1	1.5
	Total	3	2.5	2	1.7	3	2.5	1	0.8	9	1.9
50 to 75 yrs.	SC	13	13.2	-	-	1	1.1	-	-	14	2.9
Total	SC	99	100.0	92	100.0	89	100.0	83	100.0	363	100.0
	OBC	18	100.0	25	100.0	6	100.0	25	100.0	74	100.0
	General	3	100.0	-	-	4	100.0	4	100.0	11	100.0
	Minority	-	-	3	100.0	21	100.0	8	100.0	32	100.0
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.1.3 Population from Households by Caste, Age, Gender and Marital Status

The caste-cum-gender distribution of population from the sample beneficiary households shows that SCs constitute the most of it (73.6 per cent), followed by OBCs (15.1 per cent), minorities (8.8 per cent), and general castes (2.4 per cent). There are regional variations in the percentages of population bracketed by caste categories; for example, while Bundelkhand covers the highest percentage of SCs (83.5 per cent), western U.P. covers the lowest (65.0 per cent), among all the four regions. The distribution of population by caste by regions show SCs covering 83.5 per cent of total population from the sample for Bundelkhand, OBCs 13.7 per cent, general caste 2.8 per cent. There is no population from minority from the sample. For east U.P., SCs cover 74.8 per cent, OBCs 20.0 per cent, minority 5.2 per cent and no population from general caste. For central U.P., SCs cover 71.8 per cent, OBCs 4.3 per cent, minority 20.6 per cent, and general caste 3.4 per cent. For west U.P., SCs cover 65.0 per cent, OBCs 22.7 per cent, minority 8.8 per cent, and general caste 3.8

Demographic and Socio-economic Profile of Beneficiary Households

- *About 89.0 per cent of the selected villages are electrified, but most of the hamlets of these villages are partially connected with electricity.*
- *SC households constitute 73.6 per cent of the population from sample beneficiary households.*
- *About 52.0 per cent of the population from the sample are in the productive age (15-60) in the conventional sense.*
- *Around 44.0 per cent of the total population from the sample are illiterate, in which male constitute 30.4 per cent and female 59.5 per cent. High illiteracy is found (75.9 per cent) in SC community, in which male 79.2 per cent and female 73.9 per cent, of their respective total population.*
- *37.7 per cent (1032) constitute the working population from the total population from sample beneficiary households, in which the male is 47.9 (713) per cent and female 25.7 (319) per cent.*
- *About 70.5 (728) per cent of the working population is involved in wage-employment covering both agricultural and non-agricultural labour, in which male is 65.1 (464) per cent and female 82.8 (264) per cent.*
- *26.6 per cent of total population from the sample households work as wage-labour, of which 38.2 per cent do not do any supplementary work for their life-support. Of all cultivators, about 49.0 per cent are involved in non-agricultural labour for their income-support.*
- *About 45.0 per cent of the beneficiary households earn income above Rs. 20,000.00 per annum.*
- *The contribution by male members in annual income is 79.5 per cent and by female members 20.5 per cent from the population from of the sample beneficiary households.*
- *Per capita annual income is Rs. 3,966.00 and average size of family is 5.7 for the sample beneficiary households.*
- *About 47.0 per cent of sample beneficiary households are landless.*

per cent. The regional distribution of population, thus, shows coverage of all caste categories for all regions, excepting no minority for Bundelkhand and no general caste for east U.P. **(Table-4.6)**.

Table - 4.6
Distribution of Population from Beneficiary Households
(By Caste and Gender)

Households by Castes	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	Male	307	83.9	280	75.9	281	71.9	238	65.6	1106	74.3
	Female	231	83.1	240	73.6	225	71.7	215	64.4	911	72.8
	Total	538	83.5	520	74.8	506	71.8	453	65.0	2017	73.6
OBC	Male	49	13.4	69	18.7	19	4.9	82	22.6	219	14.7
	Female	39	14.0	70	21.5	11	3.5	76	22.8	196	15.7
	Total	88	13.7	139	20.0	30	4.3	158	22.7	415	15.1
Minority	Male	0	0.0	20	5.4	80	20.5	30	8.3	130	8.7
	Female	0	0.0	16	4.9	65	20.7	31	9.3	112	8.9
	Total	0	0.0	36	5.2	145	20.6	61	8.8	242	8.8
General	Male	10	2.7	0	0.0	11	2.8	13	3.6	34	2.3
	Female	8	2.9	0	0.0	13	4.1	12	3.6	33	2.6
	Total	18	2.8	0	0.0	24	3.4	25	3.6	67	2.4
Total	Male	366	100.0	369	100.0	391	100.0	363	100.0	1489	100.0
	Female	278	100.0	326	100.0	314	100.0	334	100.0	1252	100.0
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Source: Field survey, 2004.

Of the total population from sample beneficiary households, 54.32 per cent are male and 45.68 per cent are female. Of the total population, the regional distribution shows 23.50 per cent from Bundelkhand, 25.35 per cent from east U.P., 25.72 per cent from central U.P., and 25.43 per cent from west U.P. The age distribution of population from the sample beneficiary households shows that 44.5 per cent are in the age below 15 and 3.1 per cent are above age 60, implying that 47.6 per cent are in the unproductive (economically) age in a conventional sense. By implication, 52.4 per cent are in the productive age, that is, in the age bracket between 15 and 60. Male and female population are more or less uniformly distributed in these age brackets, respectively 51.9 per cent and 53.0 per cent. There are regional variations by gender-distribution of population. The male percentages in productive age by region show 56.83 for Bundelkhand, 53.09 for east U.P., 55.46 for central U.P., and 52.08 for west U.P. For each region, the male percentage in population from the sample is higher than female percentage. There are also regional variations in age distribution of population; for example, while in Bundelkhand, 61.2 per cent are in productive age (15-60), in eastern U.P. it is 51.7 per cent, for central U.P., it is 52.0 per cent, and for western U.P., it is 45.5 per cent. The male percentage of population in productive age by region shows 58.7 for Bundelkhand, 53.2 for east U.P., 51.1 for central U.P., and 44.6 for west U.P. The lesser percentage of male population in west U.P. in the productive age is explained by a high percentage in age bracket below 15 (52.6 per cent). For all the regions, percentage of population above age 60 is low, varying between 2.8 per cent for Bundelkhand and 3.3 per cent for central U.P. **(Table-4.7)**.

Table – 4.7
Distribution of Population from Beneficiary Households
(By Age and Gender)

Population by Age Group	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Up to 6 Years	Male	63	17.2	70	19.0	84	21.5	88	24.2	305	20.5
	Female	38	13.7	53	16.3	70	22.3	67	20.1	228	18.2
	Total	101	15.7	123	17.7	154	21.8	155	22.2	533	19.4
7 to 14 Years	Male	79	21.6	94	25.5	94	24.0	103	28.4	370	24.8
	Female	52	18.7	98	30.1	67	21.3	100	29.9	317	25.3
	Total	131	20.3	192	27.6	161	22.8	203	29.1	687	25.1
15 to 35 Years	Male	142	38.8	122	33.1	139	35.5	106	29.2	509	34.2
	Female	111	39.9	101	31.0	108	34.4	108	32.3	428	34.2
	Total	253	39.3	223	32.1	247	35.0	214	30.7	937	34.2
36 to 60 Years	Male	73	19.9	74	20.1	61	15.6	56	15.4	264	17.7
	Female	68	24.5	62	19.0	59	18.8	47	14.1	236	18.8
	Total	141	21.9	136	19.6	120	17.0	103	14.8	500	18.2
Above 60 Years	Male	9	2.5	9	2.4	13	3.3	10	2.8	41	2.8
	Female	9	3.2	12	3.7	10	3.2	12	3.6	43	3.4
	Total	18	2.8	21	3.0	23	3.3	22	3.2	84	3.1
Total	Male	366	100.0	369	100.0	391	100.0	363	100.0	1489	100.0
	Female	278	100.0	326	100.0	314	100.0	334	100.0	1252	100.0
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Source: Field survey, 2004.

The distribution of population from sample beneficiary households by marital status shows the population as divided between married and unmarried as 40 : 60, with insignificant cases of divorce and widow (widower). The gender distribution of population by marital status is uniform. The distribution of population by marital status is more or less uniform across regions **(Table-4.8)**.

Table – 4.8
Marital Status of Population from Beneficiary Households
(By Gender)

Marital Status	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Married	Male	156	42.6	138	37.4	128	32.7	123	33.9	545	36.6
	Female	150	54.0	140	42.9	129	41.1	122	36.5	541	43.2
	Total	306	47.5	278	40.0	257	36.5	245	35.2	1086	39.6
Widow/ Widower	Male	6	1.6	9	2.4	8	2.0	7	1.9	30	2.0
	Female	21	7.6	20	6.1	18	5.7	18	5.4	77	6.2
	Total	27	4.2	29	4.2	26	3.7	25	3.6	107	3.9
Divorcee	Male	1	0.3	1	0.3	0	0.0	0	0.0	2	0.1
	Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	1	0.2	1	0.1	0	0.0	0	0.0	2	0.1
Unmarried	Male	203	55.5	221	59.9	255	65.2	233	64.2	912	61.2
	Female	107	38.5	166	50.9	167	53.2	194	58.1	634	50.6
	Total	310	48.1	387	55.7	422	59.9	427	61.3	1546	56.4
Total	Male	366	100.0	369	100.0	391	100.0	363	100.0	1489	100.0
	Female	278	100.0	326	100.0	314	100.0	334	100.0	1252	100.0
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Source: Field survey, 2004.

4.1.4 Education

As high as 35.4 per cent of the population from the sample beneficiary households are illiterate; as high as 24.0 per cent have attained only primary level education. Only 0.6 per

cent have attained higher education, that is, above intermediate level. Only 6.4 per cent of the population from the sample have attained education with school leaving certificate and above. There is not much regional variation in distribution of illiterate population. There are regional variations in levels of attainment of education, for example, for education above intermediate level, we found high variations from 0.1 per cent in western U.P., to 1.0 per cent in eastern U.P. There are tremendous differences in gender-distribution of literacy and attainment of educational levels. Female literacy and education is tremendously low, as percentage of total female population and relative to male literacy, in all the four regions of U.P. There is no female member with higher education (above Intermediate level). Only 0.2 per cent of female population from the sample have attained intermediate level education, and 1.8 per cent have attained high school leaving standard. Female education above primary level covers only 8.0 per cent of total female population from the sample. The corresponding male percentage is 23.4. Male percentage above high school level is only 2.7. The regional distribution shows female illiteracy very high at 57.9 per cent for Bundelkhand, with none above high school level. Female illiteracy is a little less than half of female population from the sample for all the other regions **(Table-4.9)**.

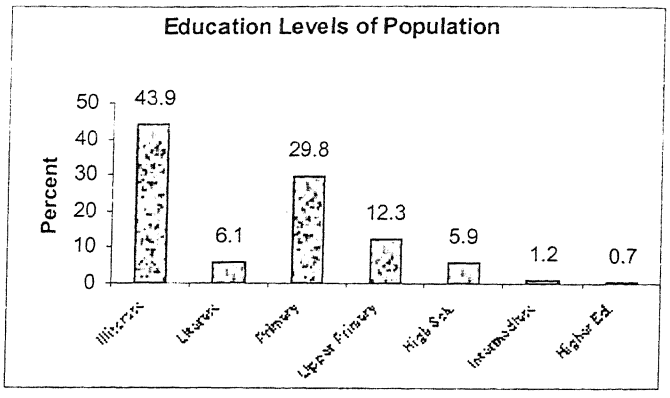


Fig. 4.1

Table – 4.9
Distribution of Population from Beneficiary Households
(By Education and by Gender)

Population by Age Group	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	Male	88	24.0	99	26.8	92	23.5	81	22.3	360	24.2
	Female	161	57.9	153	46.9	143	45.5	152	45.5	609	48.6
	Total	249	38.7	252	36.3	235	33.3	233	33.4	969	35.4
Literate	Male	22	6.0	22	6.0	34	8.7	20	5.5	98	6.6
	Female	10	3.6	8	2.5	10	3.2	9	2.7	37	3.0
	Total	32	5.0	30	4.3	44	6.2	29	4.2	135	4.9
Primary	Male	83	22.7	99	26.8	99	25.3	97	26.7	378	25.4
	Female	55	19.8	82	25.2	69	22.0	74	22.2	280	22.4
	Total	138	21.4	181	26.0	168	23.8	171	24.5	658	24.0
Upper Primary	Male	66	18.0	42	11.4	51	13.0	41	11.3	200	13.4
	Female	11	4.0	25	7.7	14	4.5	22	6.6	72	5.8
	Total	77	12.0	67	9.6	65	9.2	63	9.0	272	9.9
High School	Male	40	10.9	22	6.0	22	5.6	24	6.6	108	7.3
	Female	3	1.1	3	0.9	7	2.2	10	3.0	23	1.8
	Total	43	6.7	25	3.6	29	4.1	34	4.9	131	4.8
Intermediate	Male	2	0.5	8	2.2	3	0.8	11	3.0	24	1.6
	Female	0	0.0	2	0.6	1	0.3	0	0.0	3	0.2
	Total	2	0.3	10	1.4	4	0.6	11	1.6	27	1.0

Contd...

Population by Age Group	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Higher Education	Male	2	0.5	7	1.9	6	1.5	1	0.3	16	1.1
	Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	2	0.3	7	1.0	6	0.9	1	0.1	16	0.6
Non-School going Children (Below 6 Years)	Male	63	17.2	70	19.0	84	21.5	88	24.2	305	20.5
	Female	38	13.7	53	16.3	70	22.3	67	20.1	228	18.2
	Total	101	15.7	123	17.7	154	21.8	155	22.2	533	19.4
Total	Male	366	100.0	369	100.0	391	100.0	363	100.0	1489	100.0
	Female	278	100.0	326	100.0	314	100.0	334	100.0	1252	100.0
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Source: Field survey, 2004.

The caste-cum-gender distribution of population from the sample beneficiary households by the level of literacy and attainment of education shows that, excepting the population in general castes, all other caste categories are highly illiterate and uniformly distributed over their respective totals. That is, illiterate SC population as percentage of total SC population is 36.4, which is 33.3 for OBCs, 36.4 for minority and 11.9 per cent for general caste. There are gender variations in this distribution, the female illiteracy being much higher than the male illiteracy. We did not find anybody from the 'minority' with educational level 'above intermediate', while for general caste it is 1.5 per cent. The population who have attained education upto primary level show similar pattern across castes and minorities. The regional distribution of population by caste who have attained education above high school level shows 1.4 per cent for Bundelkhand, 1.7 per cent for east U.P., 0.8 per cent for minority, and 7.5 per cent for west U.P. Most of the population from the sample have attained education not beyond primary level. For all the regions taken together, it is 28.9 per cent. By inclusion of illiteracy, it comes to 64.3 per cent. It means 35.7 per cent have attained education above primary level. For SCs, education beyond primary level covers 17.3 per cent of population. For SCs female population who have attained education beyond primary level, the percentage is 8.2. In the context of high illiteracy of population from sample, low attainment of education beyond primary level, the percentage of literate SCs remains lower, and female SCs much more lower **(Table-4.10)**.

Table – 4.10
Distribution of Population from Beneficiary Households
(By Caste, Gender and Education)

Population by Age Group	Gender	SC		OBC		Minority		General		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	Male	285	25.8	39	17.8	34	26.2	2	5.9	360	24.2
	Female	450	49.4	99	50.5	54	48.2	6	18.2	609	48.6
	Total	735	36.4	138	33.3	88	36.4	8	11.9	969	35.4
Literate	Male	61	5.5	18	8.2	15	11.5	4	11.8	98	6.6
	Female	26	2.9	2	1.0	5	4.5	4	12.1	37	3.0
	Total	87	4.3	20	4.8	20	8.3	8	11.9	135	4.9
Primary	Male	270	24.4	62	28.3	41	31.5	5	14.7	378	25.4
	Female	191	21.0	47	24.0	29	25.9	13	39.4	280	22.4
	Total	461	22.9	109	26.3	70	28.9	18	26.9	658	24.0
Upper Primary	Male	156	14.1	26	11.9	6	4.6	12	35.3	200	13.4
	Female	54	5.9	13	6.6	3	2.7	2	6.1	72	5.8
	Total	210	10.4	39	9.4	9	3.7	14	20.9	272	9.9

Contd...

Population by Age Group	Gender	SC		OBC		Minority		General		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
High School	Male	91	8.2	13	5.9	0	0.0	4	11.8	108	7.3
	Female	19	2.1	2	1.0	1	0.9	1	3.0	23	1.8
	Total	110	5.5	15	3.6	1	0.4	5	7.5	131	4.8
Intermediate	Male	14	1.3	4	1.8	2	1.5	4	11.8	24	1.6
	Female	2	0.2	1	0.5	0	0.0	0	0.0	3	0.2
	Total	16	0.8	5	1.2	2	0.8	4	6.0	27	1.0
Higher Education	Male	13	1.2	2	0.9	0	0.0	1	2.9	16	1.1
	Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	13	0.6	2	0.5	0	0.0	1	1.5	16	0.6
Non-School going Children (Below 6 Years)	Male	216	19.5	55	25.1	32	24.6	2	5.9	305	20.5
	Female	169	18.6	32	16.3	20	17.9	7	21.2	228	18.2
	Total	385	19.1	87	21.0	52	21.5	9	13.4	533	19.4
Total	Male	1106	100.0	219	100.0	130	100.0	34	100.0	1489	100.0
	Female	911	100.0	196	100.0	112	100.0	33	100.0	1252	100.0
	Total	2017	100.0	415	100.0	242	100.0	67	100.0	2741	100.0

Source: Field survey, 2004.

4.1.5 Occupational Structure

There are regional variations in distribution of population from sample beneficiary households by main occupations. For the population working mainly as non-agricultural labourers, the highest percentage is seen in the dry Bundelkhand region (30.7 per cent), followed by that in western U.P. (20.2 per cent), central U.P. (16.5 per cent), and eastern U.P. (14.5 per cent). The distribution of agricultural labour as the main occupation shows the highest for eastern U.P. (9.4 per cent), followed by central U.P. (8.2 per cent), Bundelkhand (4.0 per cent), and western U.P. (3.3 per cent). Working as 'Artisan' as the main occupation is most in east U.P. (5.2 per cent), followed by that in central U.P. (3.1 per cent), western U.P. (1.0 per cent) and Bundelkhand (0.9 per cent). We find high variations in gender distribution of main occupations across regions. For example, women population working as non-agricultural labour is 'very low' for all the regions excepting Bundelkhand. For all the regions, women population engaged as non-agricultural labour is 13.3 per cent, which is 24.8 per cent for Bundelkhand, 11.4 per cent for west U.P., 10.2 per cent for central U.P., and 8.3 per cent for east U.P. The corresponding percentages for male population engaged mainly as non-agricultural labourers are 35.2 for Bundelkhand, 28.4 for west U.P., 21.5 for central U.P., and 20.1 for east U.P.

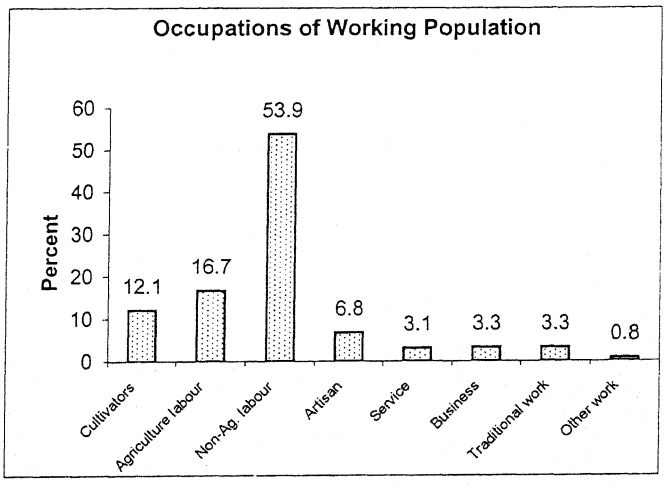


Fig. 4.2

If we calculate the percentages of population by main occupations, excluding non-working sections like students (25.4 per cent), children below six years (19.4 per cent),

housewives (13.3 per cent), then the figures will show higher estimates. Taking working population as the denominator (including those who have no work at the time of survey), the percentage of population engaged mainly as non-agricultural labour comes to be 48.47; the percentages for population engaged mainly as agricultural labour is 14.99, and the percentage for cultivation as main occupation comes to be 10.90. The agriculture-related activities as main occupation, thus, cover only 25.89 per cent of the population. The remaining percentage (74.11) is covered by activities like non-agricultural labour, artisan, services, small business, and traditional work. There are inter-regional and intra-regional variations by gender in these percentages. Of the female total population, 29.23 per cent are either employed, or have no work at the time of survey, that is, we exclude female population considered as housewives, students and below age six years. Based on this total (366) after exclusion, the female percentages as non-agricultural labour comes to be 45.35, as agricultural labour 26.78, and as cultivator 7.92. Agriculture-related activities, thus, cover 34.7 per cent of the female population from the sample, which is higher than its male counterpart. For both male and female population from the sample, non-agriculture as a main occupation covers more, of which non-agricultural labour is the main **(Table-4.11)**.

Table – 4.11
Distribution of Main Occupations of Population from Beneficiary Households (By Gender)

Main Occupation	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Cultivation	Male	36	9.8	14	3.8	31	7.9	15	4.1	96	6.4
	Female	13	4.7	8	2.5	7	2.2	1	0.3	29	2.3
	Total	49	7.6	22	3.2	38	5.4	16	2.3	125	4.6
Agriculture Labour	Male	9	2.5	28	7.6	30	7.7	7	1.9	74	5.0
	Female	17	6.1	37	11.3	28	8.9	16	4.8	98	7.8
	Total	26	4.0	65	9.4	58	8.2	23	3.3	172	6.3
Non-Agriculture Labour	Male	129	35.2	74	20.1	84	21.5	103	28.4	390	26.2
	Female	69	24.8	27	8.3	32	10.2	38	11.4	166	13.3
	Total	198	30.7	101	14.5	116	16.5	141	20.2	556	20.3
Artisan	Male	6	1.6	35	9.5	15	3.8	5	1.4	61	4.1
	Female	0	0.0	1	0.3	7	2.2	2	0.6	10	0.8
	Total	6	0.9	36	5.2	22	3.1	7	1.0	71	2.6
Service	Male	4	1.1	8	2.2	8	2.0	9	2.5	29	1.9
	Female	0	0.0	1	0.3	1	0.3	1	0.3	3	0.2
	Total	4	0.6	9	1.3	9	1.3	10	1.4	32	1.2
Small Business	Male	3	0.8	5	1.4	15	3.8	8	2.2	31	2.1
	Female	1	0.4	2	0.6	0	0.0	0	0.0	3	0.2
	Total	4	0.6	7	1.0	15	2.1	8	1.1	34	1.2
Traditional Work	Male	1	0.3	12	3.3	6	1.5	7	1.9	26	1.7
	Female	2	0.7	3	0.9	2	0.6	0	0.0	7	0.6
	Total	3	0.5	15	2.2	8	1.1	7	1.0	33	1.2
Housewives	Male	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Female	85	30.6	81	24.8	87	27.7	112	33.5	365	29.2
	Total	85	13.2	81	11.7	87	12.3	112	16.1	365	13.3
Student	Male	97	26.5	110	29.8	97	24.8	99	27.3	403	27.1
	Female	47	16.9	94	28.8	68	21.7	84	25.1	293	23.4
	Total	144	22.4	204	29.4	165	23.4	183	26.3	696	25.4
Other Works*	Male	3	0.8	0	0.0	3	0.8	0	0.0	6	0.4
	Female	0	0.0	1	0.3	2	0.6	0	0.0	3	0.2
	Total	3	0.5	1	0.1	5	0.7	0	0.0	9	0.3
No Work	Male	15	4.1	13	3.5	18	4.6	22	6.1	68	4.6
	Female	6	2.2	18	5.5	10	3.2	13	3.9	47	3.8
	Total	21	3.3	31	4.5	28	4.0	35	5.0	115	4.2

Contd...

Main Occupation	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Not Applicable (upto 6 Years)	Male	63	17.2	70	19.0	84	21.5	88	24.2	305	20.5
	Female	38	13.7	53	16.3	70	22.3	67	20.1	228	18.2
	Total	101	15.7	123	17.7	154	21.8	155	22.2	533	19.4
Total	Male	366	100.0	369	100.0	391	100.0	363	100.0	1489	100.0
	Female	278	100.0	326	100.0	314	100.0	334	100.0	1252	100.0
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Note: * Male Pensioner-1, Animal Husbandry-5, & Female Pensioner-3
Source: Field survey, 2004.

4.1.5.1 Supplementary Occupations of Households

It is often difficult to identity the main occupation of a particular worker, each worker being engaged in a number of economic activities over time. These activities include cultivation, agricultural labour, non-agricultural labour, artisans, traditional work (often income in kind), small business (income in cash), animal husbandry (income in both cash and kind), services etc. If we look at the distribution of total population by occupations, we find that 20.3 per cent are engaged as non-agricultural labour. If we consider the distribution of population engaged 'mainly' as non-agricultural labour, we find that 22.3 per cent of them work also as cultivators, 7.6 per cent as agricultural workers, and a very high percentage (42.4 per cent) report 'No work'. This is not surprising, because the workers who get engaged mainly as non-agricultural workers, and diversify in other occupations over time remain also without work (paid) over time. Agricultural labourers constitute 6.3 per cent of total population engaged in economic activities. The distribution of this section shows that they are also engaged in activities like non-agricultural labour (9.3 per cent), cultivation (15.1 per cent), and a report of 'No work' (24.4 per cent). The distribution of population shows a high percentage of housewives and students. 'Reporting' as housewife does not imply that those housewives do not do meaningful (productive) work. The engagement of workers in multiple occupations may imply 'unstable' and unreliable single job, lack of specific skill of workers, necessity (compulsions) for family support (income) and diversification of works **(Table-4.12)**.

Table – 4.12
Main and Supplementary Occupations of Population from Beneficiary Households

Main Occupation	Supplementary Occupation																			
	Cultivation		Ag. Labor		Non-Ag. Labor		Artisan		Traditional Work		Housewives		Other Work**		No Work		Not Applicable (Up to 6 Years)		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Cultivation	-	-	26	20.8	61	48.8	-	-	3	2.4	21	16.8	4	3.2	10	8.0	-	-	125	100.0
Ag. Labour	26	15.1	-	-	16	9.3	1	0.6	4	2.3	82	47.7	1	0.6	42	24.4	-	-	172	100.0
Non-Ag. Labour	124	22.3	42	7.6	-	-	7	1.3	7	1.3	134	24.1	6	1.1	236	42.4	-	-	556	100.0
Artisan	9	12.7	6	8.5	7	9.9	-	-	-	-	8	11.3	1	1.4	40	56.3	-	-	71	100.0
Service	5	15.6	1	3.1	1	3.1	-	-	-	-	2	6.3	1	3.1	22	68.8	-	-	32	100.0
Small Business	2	5.9	3	8.8	8	23.5	-	-	-	-	2	5.9	-	-	19	55.9	-	-	34	100.0
Traditional Work	3	9.1	3	9.1	3	9.1	-	-	-	-	4	12.1	-	-	20	60.6	-	-	33	100.0
House-wives	31	8.5	34	9.3	21	5.8	1	0.3	6	1.6	-	-	10	2.7	262	71.8	-	-	365	100.0
Student	1	0.1	-	-	2	0.3	-	-	-	-	-	-	-	-	693	99.6	-	-	696	100.0
Other Work**	1	11.1	-	-	-	-	-	-	-	-	1	11.1	-	-	7	77.8	-	-	9*	100.0
No Work	-	-	-	-	-	-	-	-	-	-	3	2.6	-	-	112	97.4	-	-	115	100.0
Not Applicable (Up to 6 Years)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	533	100.0	533	100.0
Total	202	7.4	115	4.2	119	4.3	9	0.3	20	0.7	257	9.4	23**	0.8	1463	53.4	533	19.4	2741	100.0

Note: * Pensioner-4 and Animal Husbandry-5
** Small Business-4, Pensioner-6, Animal Husbandry-13
Source: Field survey, 2004.

4.1.6 Income by Population and Households

Of total beneficiary households (480), 74.79 per cent are SCs, 15.83 per cent are OBCs, 7.08 per cent are minority, and 2.29 per cent are from general caste. Of the SC beneficiary households, the regional distribution shows 27.58 per cent from Bundelkhand, 24.79 per cent for each of east and central U.P., and 22.84 per cent for west U.P. The distribution of sample beneficiary households by annual income shows that 55.0 per cent of the households have annual income less than Rs. 20,000.00. The households earning Rs. 75,000.00 and above is a rare phenomenon in rural U.P. Only 1.9 per cent of households earn this income. As low as 5.9 per cent of households earn above Rs. 50,000.00 per annum. As high as 36.9 per cent of households earn annual income less than Rs. 15,000.00. Most of the beneficiary households are in the income bracket between Rs. 20,001.00 and Rs. 30,000.00 per annum (26.3 per cent).

We find regional variations in distribution of annual income of households for each income bracket and across income brackets. For example, more percentage of beneficiary households under very low annual income (below Rs. 11,500.00) are visible for east U.P. and central U.P. respectively by 23.3 and 25.0 per cent, as opposed to 'not-much-high' percentage of households in Bundelkhand (10.0 per cent) and west U.P. (11.7 per cent). The percentages of beneficiary households who have annual income below Rs. 20,000.00, are 61.6 for east U.P., 64.2 for central U.P., and as low as 47.5 for west U.P., and 46.7 for Bundelkhand. There are variations in distribution of households by caste for each income bracket and over income brackets. The SC beneficiary households below annual income Rs. 20,000.00 is 53.0 per cent. Intra-regionally, the percentage of SC beneficiary households below Rs. 20,000.00 show 43.5 for Bundelkhand, 60.6 for east U.P., 66.2 for central U.P., and 41.4 for west U.P. There is no SC, OBC, and minority household selected as beneficiaries in west U.P. whose annual income exceeds Rs. 75,000.00 **(Table-4.13)**.

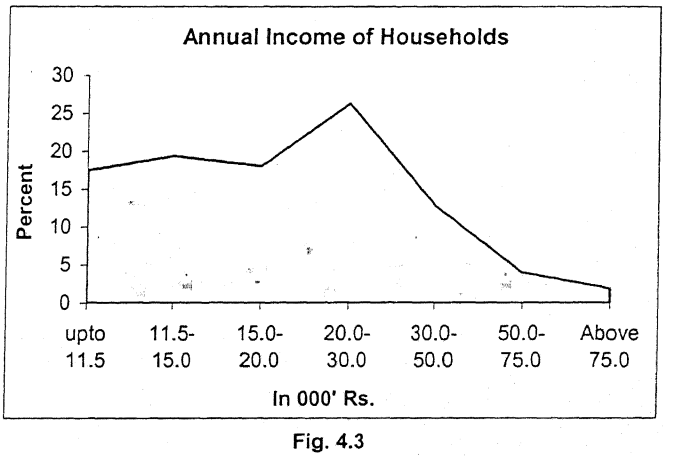


Fig. 4.3

Table – 4.13
Distribution of Annual Income Per Household of Beneficiary Households
(By Caste)

Annual Income (Rs.)	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Up to 11,500	SC	8	8.1	17	19.1	19	21.3	7	8.5	51	14.2
	OBC	4	22.2	11	42.3	2	33.3	4	15.4	21	27.6
	Minority	0	0.0	0	0.0	9	50.0	3	27.3	12	35.3
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	12	10.0	28	23.3	30	25.0	14	11.7	84	17.5
11,501 to 15,000	SC	15	15.2	18	20.2	22	24.7	12	14.6	67	18.7
	OBC	2	11.1	5	19.2	2	33.3	9	34.6	18	23.7
	Minority	0	0.0	1	20.0	3	16.7	4	36.4	8	23.5
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	17	14.2	24	20.0	27	22.5	25	20.8	93	19.4
15,001 to 20,000	SC	20	20.2	19	21.3	18	20.2	15	18.3	72	20.1
	OBC	6	33.3	3	11.5	0	0.0	3	11.5	12	15.8
	Minority	0	0.0	0	0.0	1	5.6	0	0.0	1	2.9
	General	1	33.3	0	0.0	1	14.3	0	0.0	2	18.2
	Total	27	22.5	22	18.3	20	16.7	18	15.0	87	18.1
20,001 to 30,000	SC	21	21.2	24	27.0	21	23.6	32	39.0	98	27.3
	OBC	3	16.7	4	15.4	0	0.0	8	30.8	15	19.7
	Minority	0	0.0	2	40.0	2	11.1	3	27.3	7	20.6
	General	1	33.3	0	0.0	5	71.4	0	0.0	6	54.5
	Total	25	20.8	30	25.0	28	23.3	43	35.8	126	26.3
30,001 to 50,000	SC	24	24.2	8	9.0	6	6.7	12	14.6	50	13.9
	OBC	3	16.7	2	7.7	2	33.3	2	7.7	9	11.8
	Minority	0	0.0	1	20.0	0	0.0	1	9.1	2	5.9
	General	1	33.3	0	0.0	0	0.0	0	0.0	1	9.1
	Total	28	23.3	11	9.2	8	6.7	15	12.5	62	12.9
50,001 to 75,000	SC	7	7.1	2	2.2	2	2.2	4	4.9	15	4.2
	OBC	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Minority	0	0.0	1	20.0	2	11.1	0	0.0	3	8.8
	General	0	0.0	0	0.0	1	14.3	0	0.0	1	9.1
	Total	7	5.8	3	2.5	5	4.2	4	3.3	19	4.0
Above 75,000	SC	4	4.0	1	1.1	1	1.1	0	0.0	6	1.7
	OBC	0	0.0	1	3.8	0	0.0	0	0.0	1	1.3
	Minority	0	0.0	0	0.0	1	5.6	0	0.0	1	2.9
	General	0	0.0	0	0.0	0	0.0	1	100.0	1	9.1
	Total	4	3.3	2	1.7	2	1.7	1	0.8	9	1.9
Total	SC	99	100.0	89	100.0	89	100.0	82	100.0	359	100.0
	OBC	18	100.0	26	100.0	6	100.0	26	100.0	76	100.0
	Minority	0	0.0	5	100.0	18	100.0	11	100.0	34	100.0
	General	3	100.0	0	0.0	7	100.0	1	100.0	11	100.0
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

The mean annual income per household is Rs. 22,644.00 for all the beneficiary households covering all the regions in U.P. 17.71 per cent of the beneficiary households earn annual income Rs. 7,832.00 on average. 19.16 per cent earn annual average income Rs. 13,067.00. 18.12 per cent earn annual average income Rs. 17,596.00. Most of the beneficiary households earn annual income on average Rs. 25,109.00 per household. This covers 26.25 per cent of the households. The median income group is, thus, Rs. 20,001.00 to Rs. 30,000.00. As high as 55.0 per cent of the beneficiary households have annual average income less than Rs. 20,000.00. For all the regions, the percentage of households above average annual income (Rs. 30,000.00) is 18.75. There are regional variations in the mean income. For example, the reported mean income of beneficiary households in Bundelkhand (Rs. 27,172.00) is more than that for all other regions. The mean income of east and central

U.P. are below average mean income of all the regions taken together. There are regional variations in the percentages of households in the median income bracket. In other words, the median income group for all the regions is not the modal income bracket by regions. While it is modal income bracket for west U.P. by inclusion of most of the households (35.83 per cent), and east U.P. (25.0 per cent), it is not the modal income bracket for the other two regions. For Bundelkhand, the modal income bracket is Rs. 30,001.00 to Rs. 50,000.00, that covers 23.33 per cent of households; for central U.P., the lowest income bracket (below Rs. 11,500.00) covers most of the households (25.83 per cent).

If income distribution is seen in three class limits, below Rs. 20,000.00, between Rs. 20,001.00 and Rs. 30,000.00 and above Rs. 30,000.00, the percentages of households bracketed will show different picture. The percentages of households below annual income Rs. 2,000.00 for the regions, Bundelkhand, east, central, and west U.P. in sequence are 46.0, 74.0, 77.0, 57.0. The corresponding percentages of households with annual average income above Rs. 30,000.00 are 39.0, 16.0, 15.0, and 20.0 **(Table-4.14)**.

Table – 4.14
Average Annual Income of Beneficiary Households

Annual Income (in Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	Mean	No.	Mean	No.	Mean	No.	Mean	No.	Mean
Up to 11,500	12	8450	28	7982	30	7324	14	8126	84	7832
11,501 to 15,000	17	13270	24	13100	27	13006	25	12960	93	13067
15,001 to 20,000	27	17555	22	17768	20	17400	18	17667	87	17596
20,001 to 30,000	25	25392	30	24320	28	25157	43	25465	126	25109
30,001 to 50,000	28	36889	11	38836	8	36450	15	37300	62	37277
50,001 to 75,000	7	59143	3	58800	5	60480	4	63000	19	60252
Above 75,000	4	94500	2	106200	2	88200	1	84000	9	94533
Total	120	27172	120	20620	120	19900	120	22885	480	22644

Source: Field Survey, 2004.

The population from the sample beneficiary households shows very high aggregate annual income and hence existence of a large potential market. There are regional variations in this estimated annual income data, as reported by households. Per capita annual income is Rs. 3,966.00 covering all the regions, with reported per capita per annum income highest for Bundelkhand (Rs. 5,063.00) and lowest for central U.P. (Rs. 3,390.00). Total annual income (reported) is also the highest for Bundelkhand. Family size on average is 5.7 for all regions of U.P. with similar size for each of the four regions. The percentage of earning members in the total population from the sample is 39.1, which varies across regions. For high percentage of population below the lowest annual income bracket (below Rs. 11,500.00) the per capita per annum income is only Rs. 1,642.00. For those in the income bracket above Rs. 11,501.00 and below Rs. 15,000.00, the per capita per annum income is Rs. 2,519.00. The per capita per annum income is Rs. 3,313.00 for those with annual income above Rs. 15,000.00 and below Rs. 20,000.00. Though absolute gross annual income show high figure for the total population in the sample, per capita per annum income for low income brackets remain very low **(Appendix A, Table-9)**.

4.1.7 Land Holding Pattern

Of all the beneficiary households, 47.1 per cent are landless that seems to justify selection of households as beneficiaries. Considered over all the regions, 50.2 per cent do not have agricultural land, and 95.0 per cent do not have non-agricultural land. There are regional variations in this landlessness, by agricultural and non-agricultural land. Of the beneficiary households regarded as landless (241) by agricultural landholding, 65.8 per cent are from west U.P., 60.0 per cent from east U.P., 54.2 per cent from central U.P., and 20.8 per cent from Bundelkhand. Of those considered landless by ownership over non-agricultural land (456), all the regions cover more than 90.0 per cent of regional total beneficiary households. This is 94.2 per cent for Bundelkhand, 98.3 per cent for east U.P., 95.0 per cent for central U.P., and 92.5 per cent for west U.P.

Percentage of beneficiary households having land (both agricultural and non-agricultural) below 1.0 acre is 33.4 per cent, that is, those having marginal land. 31.9 per cent of the households have agricultural land below 1.0 acre, and 4.2 per cent of the households have non-agricultural land below 1.0 acre. There are regional variations in the percentage of households having marginal land (less than 1.0 acre per household). The beneficiary households do not have non-agricultural land between 2.0 acres and 5.0 acres. Only one beneficiary household in central U.P. has non-agricultural land above 5.0 acres, which shows 'wrong selection'. Households, having agricultural land above 2.0 acres, is rare, it is 6.8 per cent of all beneficiary households. Thus, if possession of agricultural land is a major life-support means, then selection of households as beneficiaries is justified definitely for 93.2 per cent of the households **(Table-4.15)**.

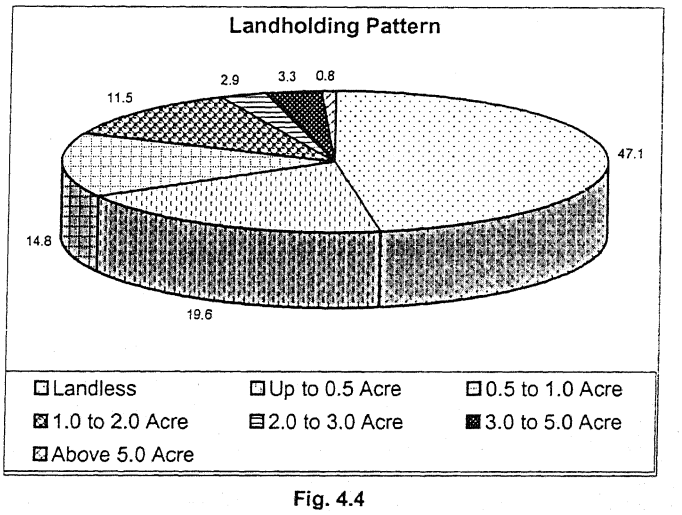


Fig. 4.4

Table – 4.15
Land Holding Pattern for Beneficiary Households

Type of Land	Regions	Landless		Up to 0.5 Acre		0.5 to 1.0 Acre		1.0 to 2.0 Acre		2.0 to 3.0 Acre		3.0 to 5.0 Acre		Above 5.0 Acre		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agricultural Land	Bundelkhand	25	20.8	8	6.7	24	20.0	38	31.7	10	8.3	12	10.0	3	2.5	120	100.0
	Eastern	72	60.0	32	26.7	12	10.0	3	2.5	-	-	1	0.8	-	-	120	100.0
	Central	65	54.2	22	18.3	21	17.5	6	5.0	4	3.3	2	1.7	-	-	120	100.0
	Western	79	65.8	24	20.0	10	8.3	6	5.0	-	-	1	0.8	-	-	120	100.0
	Total	241	50.2	86	17.9	67	14.0	53	11.0	14	2.9	16	3.3	3	0.6	480	100.0
Non-Agricultural Land	Bundelkhand	113	94.2	3	2.5	3	2.5	1	0.8	-	-	-	-	-	-	120	100.0
	Eastern	118	98.3	1	0.8	-	-	1	0.8	-	-	-	-	-	-	120	100.0
	Central	114	95.0	4	3.3	1	0.8	-	-	-	-	-	-	1	0.8	120	100.0
	Western	111	92.5	4	3.3	4	3.3	1	0.8	-	-	-	-	-	-	120	100.0
	Total	456	95.0	12	2.5	8	1.7	3	0.6	-	-	-	-	1	0.2	480	100.0

Contd...

Type of Land	Regions	Landless		Up to 0.5 Acre		0.5 to 1.0 Acre		1.0 to 2.0 Acre		2.0 to 3.0 Acre		3.0 to 5.0 Acre		Above 5.0 Acre		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Total Landholding	Bundelkhand	21	17.5	11	9.2	25	20.8	38	31.7	10	8.3	12	10.0	3	2.5	120	100.0
	Eastern	71	59.2	33	27.5	12	10.0	3	2.5	-	-	1	0.8	-	-	120	100.0
	Central	63	52.5	23	19.2	21	17.5	6	5.0	4	3.3	2	1.7	1	0.8	120	100.0
	Western	71	59.2	27	22.5	13	10.8	8	6.7	-	-	1	0.8	-	-	120	100.0
	Total	226	47.1	94	19.6	71	14.8	55	11.5	14	2.9	16	3.3	4	0.8	480	100.0

Source: Field survey, 2004.

Considered over all the regions for the beneficiary households, the mean landholding comes to be 1.19 acre, with minimum at 0.01 acre and maximum at 6.0 acres. The mean landholding varies over regions from as low as 0.50 acre for east U.P. to as high as 1.77 acre for Bundelkhand. The distribution of minimum landholding over regions shows the most minimum at 0.01 acre for east U.P. and the least minimum at 0.12 acre for Bundelkhand. The distribution of maximum landholding shows the most maximum at 6.0 acre for central U.P. and least maximum at 3.06 acre for west U.P. The standard deviation in landholding for all regions covering all beneficiary households is 1.08, that varies between regions from 0.63 for east U.P. to 1.17 for Bundelkhand. There are variations in these means, range, and standard deviation in landholding over caste categories. For example, for SC the mean landholding is 1.11 while it is 1.92 for general castes; for OBCs it is 1.45, and for minority 1.39. The SCs are, thus, worse off by mean landholding. This may justify selection of a higher percentage of SCs as beneficiaries. The standard deviation in landholding within SCs is 1.04 which is less than that for all other categories, e.g., for OBCs the standard deviation for SCs seen over all caste categories for all the regions taken together shows absence of 'not-much-differential' within SCs in terms of landholding. There are regional variations in all these estimates **(Table-4.16)**.

Table – 4.16
Landholding of Beneficiary Households: Mean, Range and Standard Deviation (By Caste)

(In Acre)

Households By Castes	Variation	Bundelkhand	Eastern	Central	Western	Total
SC	Mean	1.66	0.30	1.05	0.85	1.11
	Minimum	0.12	0.01	0.06	0.09	0.01
	Maximum	5.05	1.25	6.00	3.06	6.00
	St. Deviation	1.11	0.33	1.05	0.63	1.04
OBC	Mean	2.13	0.97	1.38	0.73	1.45
	Minimum	0.50	0.30	0.50	0.40	0.30
	Maximum	5.04	2.50	4.00	1.00	5.04
	St. Deviation	1.33	0.71	1.75	0.26	1.21
Minority	Mean	*	3.13	1.18	0.50	1.39
	Minimum	*	3.13	0.21	0.50	0.21
	Maximum	*	3.13	2.52	0.50	3.13
	St. Deviation	*	0	0.97	0	1.17
General	Mean	3.50	*	1.17	1.00	1.92
	Minimum	3.00	*	1.00	1.00	1.00
	Maximum	4.00	*	1.50	1.00	4.00
	St. Deviation	0.71	*	0.29	0	1.28
Total	Mean	1.77	0.50	1.09	0.82	1.19
	Minimum	0.12	0.01	0.06	0.09	0.01
	Maximum	5.05	3.13	6.00	3.06	6.00
	St. Deviation	1.17	0.63	1.05	0.57	1.08

Note: * There is no minority in Bundelkhand and no general caste households in eastern U.P., as drawn in the sample.
Source: Field survey, 2004.

4.1.7.1 Leased-in and Leased-out Land

Of the beneficiary households having agricultural land (202) cultivated during 2003-04, only 19.3 per cent leased-in land, while only 11.88 per cent leased-out land. If these percentages are calculated with the total number of beneficiary households having agricultural land (sown and not sown in 2003-04), then the percentages would come to be much less, respectively 16.32 per cent and 10.04 per cent. In east and west U.P., for beneficiary households having agricultural land, land is not leased-out. This is also true for central U.P. with only one exception. In Bundelkhand, land is leased-out mainly by those having land size between 0.5 and 2.0 acre. Leasing-in land is very rare in west U.P., it happened for only two individuals having land below 1.0 acre. For Bundelkhand, leasing-in occurs for households having agricultural land between 0.5 acre and 2.0 acre. The distribution of land leased-in occurs in a more dispersed manner for central U.P. for households having land upto 3.0 acres. There is, thus, no uniformity between size-class of land holding and leasing-in land **(Table-4.17)**.

Table - 4.17
Land Size and Land Market by Leasing for Beneficiary Households

Types of Lease	Size of Land (in Acre)	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Lease-in	Up to 0.5	-	-	6	40.0	6	33.3	1	50.0	13	33.3
	0.5 to 1.0	3	75.0	6	40.0	4	22.2	1	50.0	14	35.9
	1.0 to 2.0	1	25.0	3	20.0	7	38.9	-	-	11	28.2
	2.0 to 3.0	-	-	-	-	1	5.6	-	-	1	2.6
	3.0 to 5.0	-	-	-	-	-	-	-	-	-	-
	Total	4	100.0	15	100.0	18	100.0	2	100.0	39	100.0
Lease-out	Up to 0.5	1	4.3	-	-	-	-	-	-	1	4.2
	0.5 to 1.0	9	39.1	-	-	-	-	-	-	9	37.5
	1.0 to 2.0	9	39.1	-	-	1	100.0	-	-	10	41.7
	2.0 to 3.0	1	4.3	-	-	-	-	-	-	1	4.2
	3.0 to 5.0	3	13.0	-	-	-	-	-	-	3	12.5
	Total	23	100.0	-	-	1	100.0	-	-	24	100.0

Source: Field survey, 2004.

4.1.7.2 Basis of Land Leased-in and Leased-out

There are different bases of rent sharing in the land market characterized by leasing-in and leasing-out land. Of the total households who lease-in land, 76.9 per cent are based on 'Adhiya', that is, rent sharing on 50:50 basis. Only 5.1 per cent of them fix pre-harvest rent, which is lump sum (independent of physical volume and value of output produced); 17.9 per cent follow other methods that include fixing of share of the amount at one-third to one-fourth of output. There are regional variations in these methods of sharing. Of the households leasing-in land (39), 46.15 per cent are from central U.P., 38.46 per cent are from east U.P., 10.25 per cent from Bundelkhand, and 5.13 per cent from west U.P. Of those who lease-out land, 79.2 per cent depend on 'Adhiya', while 12.5 per cent follow fixed (lump sum) rent, and 8.3 per cent other methods. There are regional variations in these methods. Of households leasing-out land (24), only one is from central U.P., the rest from Bundelkhand. Of those who lease-out land in Bundelkhand, 78.3 per cent follow 'Adhiya' **(Table-4.18)**.

Table - 4.18
Basis of Leased Land for Beneficiary Households

Types of Lease	Rent Sharing	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Lease-in	Adhiya	2	50.0	14	93.3	12	66.7	2	100.0	30	76.9
	Rental	-	-	-	-	2	11.1	-	-	2	5.1
	Other	2	50.0	1	6.7	4	22.2	-	-	7	17.9
	Total	4	100.0	15	100.0	18	100.0	2	100.0	39	100.0
Lease-out	Adhiya	18	78.3	-	-	1	100.0	-	-	19	79.2
	Rental	3	13.0	-	-	-	-	-	-	3	12.5
	Other	2	8.7	-	-	-	-	-	-	2	8.3
	Total	23	100.0	-	-	1	100.0	-	-	24	100.0

Source: Field survey, 2004.

4.2 Living Condition and Poverty of Beneficiary Households

The living condition of beneficiary households has been assessed on some selected indictors like health, food security, migration, availability of cloths, assessment report on poverty, outstanding loan of households and mobility of male and female members of households. For this purpose, we have collected data from beneficiary households and representatives of selected Gram Panchayats.

4.2.1 Health

Health is one of the basic indicators for assessing the living condition of people. 24.3 per cent of the population from the non-beneficiary households are reported to be affected by different types of diseases. Most of the population suffer from fever. The other ailments include cough and cold, stomach-related problems, and Asthama. The reported diseases show that the food-cum-environment-related living condition of the non-beneficiary households is very unhealthy **(Table-4.19)**.

Table - 4.19
Diseases Reported During Last One Year for Beneficiary Households
(As Reported by the Respondents)

Diseases	Bundelkhand		Eastern		Central		Western		Total					
									Male		Female		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Fever	128	62.7	96	55.8	66	45.2	70	48.3	179	50.9	181	57.5	360	54.0
Cough and Cold	11	5.4	16	9.3	30	20.5	30	20.7	50	14.2	37	11.7	87	13.0
Asthma	9	4.4	9	5.2	11	7.5	12	8.3	23	6.5	18	5.7	41	6.1
Jaundice	13	6.4	1	0.6	7	4.8	1	0.7	16	4.5	6	1.9	22	3.3
TB	4	2.0	2	1.2	1	0.7	4	2.8	10	2.8	1	0.3	11	1.6
Rheumatism	3	1.5	4	2.3	2	1.4	-	-	3	0.9	6	1.9	9	1.3
Malariya	-	-	4	2.3	-	-	3	2.1	6	1.7	1	0.3	7	1.0
Diabities	-	-	-	-	-	-	4	2.8	3	0.9	1	0.3	4	0.6
High Blood Pressure	2	1.0	-	-	1	0.7	1	0.7	2	0.6	2	0.6	4	0.6
Stomach Problems	21	10.3	21	12.2	10	6.8	5	3.4	27	7.7	30	9.5	57	8.5
Cholera	-	-	2	1.2	-	-	1	0.7	1	0.3	2	0.6	3	0.4
Waist Pain	2	1.0	2	1.2	1	0.7	1	0.7	2	0.6	4	1.3	6	0.9
Chechak*	5	2.5	1	0.6	-	-	-	-	3	0.9	3	1.0	6	0.9
Eye Problems	2	1.0	4	2.3	4	2.7	2	1.4	8	2.3	4	1.3	12	1.8
Satika*	-	-	1	0.6	1	0.7	-	-	1	0.3	1	0.3	2	0.3
Polio	-	-	2	1.2	1	0.7	2	1.4	3	0.9	2	0.6	5	0.7
Anaemia	3	1.5	2	1.2	1	0.7	2	1.4	1	0.3	7	2.2	8	1.2
Skin Diseases	1	0.5	2	1.2	3	2.1	1	0.7	4	1.1	3	1.0	7	1.0
Wound	-	-	3	1.7	7	4.8	5	3.4	9	2.6	6	1.9	15	2.2
Mental Problems	-	-	-	-	-	-	1	0.7	1	0.3	-	-	1	0.1
Total	204	100.0	172	100.0	146	100.0	145	100.0	352	100.0	315	100.0	667	100.0

Note: * These are diseases locally reported and not much understood by medical dictionary.
Source: Field Survey, 2004.

4.2.1.1 Health Services

As high as 22.2 per cent of the households do not avail any health service from Government Hospitals. This percentage varies between regions, with a high percentage (37.5 per cent) for west U.P. In 50.0 per cent of the villages, less than 25.0 per cent of the settled population avail health services from Government Hospitals. For 25.0 per cent of villages, population between 25 and 50 per cent avail services from Government Hospitals. This response is really an approximation, not based on any official record at the time of response by Panchayat representatives. The general observation remains that most of the people either do not have access to or do not care to get medical (health) services from Government Hospitals (**Table-4.20**).

Table – 4.20
People Availing Health Services from Government Hospitals
(Responses of Panchayat Representatives)

Percentage of population	Number of Villages									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Nobody Availing	1	11.1	3	27.3	1	12.5	3	37.5	8	22.2
Below 25	5	55.6	5	45.4	4	50.0	4	50.0	18	50.0
25 to 50	3	33.0	3	27.3	2	25.0	1	12.5	9	25.0
50 to 75	-	-	-	-	1	12.5	-	-	1	2.8
Total	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Source: Field survey, 2004.

As reported by Panchayat representatives, the doctors are available generally in primary health centres. The support staff is reported to be always available during working hours. As reported, required medicines are rarely available. General tests to identify diseases are 'never done' as reported by one-third of the Panchayat representatives, and 'occasionally done' as reported by more than one-third of these representatives. The functioning of the primary health centres, thus, get disturbed (**Table-4.21**).

Table – 4.21
Availability of Services at Primary Health Centers
(As Reported by Panchayat Representatives)

Availability	Number of Respondents									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Doctors										
Mostly	7	77.8	11	100.0	8	100.0	7	87.5	33	91.7
Occasionally	2	22.2	-	-	-	-	1	12.5	3	8.3
Supporting staffs										
Mostly	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0
Medicines										
Mostly	4	44.4	3	27.3	3	37.5	4	50.0	14	38.9
Occasionally	4	44.4	6	54.6	5	62.5	4	50.0	19	52.8
Never	1	11.2	2	18.2	-	-	-	-	3	8.3
General tests										
Mostly	3	33.3	3	27.3	1	12.5	3	35.5	10	27.7
Occasionally	4	44.4	3	27.3	6	75.0	1	12.5	14	38.9
Never	2	22.3	5	45.4	1	12.5	4	50.0	12	33.4
Total	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Source: Field survey, 2004.

As reported by the beneficiary households, 80.0 per cent have access to private doctors, and 55.8 per cent have access to non-registered medical practitioners. For 9.0 per cent households, there are traditional physicians. There are households who take medical help from ojha, para-medical staff etc. There are households who do not go to any medical practitioner, but get treated at home: Only 30.2 per cent have access to government doctors. There are regional variations in distribution of households having access to different types of medical practitioners. There is reportedly no treatment by 'ojha' in east and west U.P. Being treated by non-registered doctors is a major event in east U.P. **(Table-4.22)**.

Table – 4.22
Beneficiary Households Having Access to Types of Doctors
(As Reported by the Respondents)

Types of Doctors	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Government Doctors	34	28.3	24	20.0	51	42.5	36	30.0	145	30.2
Private Doctors	91	75.8	101	84.2	84	70.0	108	90.0	384	80.0
Non-Registered Doctors	45	37.5	83	69.2	74	61.7	66	55.0	268	55.8
Traditional Physicians	7	5.8	8	6.7	15	12.5	13	10.8	43	9.0
Ojha	3	2.5	-	-	2	1.7	-	-	5	1.0
ANM (Para-medical govt. staff)	3	2.5	-	-	2	1.7	3	2.5	8	1.7
Domestic Treatment	4	3.3	2	1.7	2	1.7	2	1.7	10	2.1
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.2.2 Food Security and Hunger

Of all the beneficiary households (480), 5.0 per cent could not get adequate food (two meals a day) during last year (2003-04). This included households by all castes, like SCs (37.5 per cent), OBCs (12.5 per cent), general (45.8 per cent) and minority (4.2 per cent).There are regional variations in these percentages, from 53.8 per cent of SCs in Bundelkhand to 100.0 per cent of general castes in west U.P. Of all food-deprived households (24), Bundelkhand has 54.16 per cent, followed by 25.0 per cent for central U.P., and 16.6 per cent for west U.P. East U.P. has reported only one food-deprived household from the housing beneficiaries **(Table-4.23)**.

Table – 4.23
Hunger of Beneficiary Households, 2003-04
(As Reported by the Respondents)

Households by Castes	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
SC	7	53.8	1	100.0	1	16.7	-	-	9	37.5
OBC	3	23.1	-	-	-	-	-	-	3	12.5
General	3	23.1	-	-	4	66.7	4	100.0	11	45.8
Minority	-	-	-	-	1	16.7	-	-	1	4.2
Total	13	100.0	1	100.0	6	100.0	4	100.0	24	100.0

Source: Field survey, 2004.

4.2.2.1 Reasons for Hunger

Of all the food-deprived households (24), 50.0 per cent reported unemployment/no income (wages) as the reason for food deprivation. 16.7 per cent reported illness and 16.7 per cent reported big family size as reasons for food-deprivation. Ageing is a problem for 4.2 per cent, while inability to work/earn by the head of the family is a reason for 8.3 per cent **(Table-4.24)**.

Table – 4.24
Reasons for Hunger of the Beneficiary Households
(As Reported by the Respondents)

Reasons	No.	%
Unemployment/No wage	12	50.0
Poverty	4	16.7
Husband unable to work/earn	2	8.3
Big family size	4	16.7
Illness	1	4.2
Age	1	4.2
Total	24	100.0

Source: Field survey, 2004.

4.2.2.2 Poor Households in Starvation

Based on availability of food for consumption, we found that a large section of population in the selected villages remain without even a full meal a day that is needed for physical/biological survival. These households (271), covering all the regions of U.P., is a significant percentage (33.9) of total sample households. There are regional variations in this percentage, most of which is in east U.P., followed by Bundelkhand. Of those who live in semi-starvation, 40.2 per cent is from east U.P., followed by 31.0 per cent from Bundelkhand. The corresponding population percentage living in semi-starvation in the selected villages is 42.7. There are regional variations in this percentage, with 38.8 per cent from east U.P. at the top by semi-starvation followed by 32.2 per cent from Bundelkhand. Semi-starvation is lowest for households and population from sample for west U.P. The households and population, thus, show a living condition that is vulnerable **(Table-4.25)**.

Table – 4.25
Households and Population Living in Very Poor Condition in Selected Villages
(As Reported by the Panchayats)

Regions	Households		Population	
	No.	%	No.	%
Bundelkhand	84	31.0	417	32.2
Eastern	109	40.2	503	38.8
Central	54	19.9	256	19.8
Western	24	8.9	120	9.2
Total	271	100.0	1296	100.0

Source: Field survey, 2004.

4.2.3 Migration

The distribution of population from sample beneficiary households shows that most of the population are locally (single village) settled. As high as 92.2 per cent of the population stay in the village throughout the year. Only 1.0 per cent stay for one to three months in the village, implying that they stay outside (move out) for nine to eleven months. As low as 6.4 per cent of the population move out and stay outside the village for a period less than six months. The percentage of population staying 12 months in the single village is lowest for Bundelkhand (76.6 per cent), and similar (high) for the other three regions in U.P. Of all SC population from the sample, 90.8 per cent remain locally (village) confined for twelve months, the percentage being 97.3 for OBCs, 95.0 for minority, and 89.6 for general caste.

Living Condition of Beneficiary Households

- *About 24.0 per cent of population from the sample households reported to have been affected by a number of diseases during the last one year.*
- *As high as 22.2 per cent of the households do not avail any health services from government hospitals and 80.0 per cent of the households go to private doctors for treatment.*
- *Of all beneficiary households (480), 5.0 per cent could not get adequate food (two meals a day) during last year.*
- *Following reports from Panchayat representatives, a total of 271 households, or a total of 1296 population from the sample households remained without even a full meal a day that is needed for physical/biological survival.*
- *About 8.0 per cent (215) of the population from the households migrated to other places. Of those moving out, 67.4 per cent migrated for wage-work. The Panchayat representatives reported that 92.74 per cent of the village-setled population are locally confined. This implies that 7.26 per cent of the population migrate, of which 80.0 per cent migrate for manual labour work.*
- *26.5 per cent of the population from the households have one set general (summer) clothes, and 21.3 per cent have no woolen clothes for winter season.*
- *Following Panchayat record, 97.7 per cent of the households live BPL. Response from households show that 45.0 per cent earn income above Rs. 20000.00 per annum. This raises question on inclusion of households in BPL list prepared by Panchayats.*
- *43.8 per cent of the households took loans during last five years. 11.0 per cent of the households as borrowers have repaid their loans. About 89.0 per cent of the households have outstanding loans at the time of survey and 28.6 per cent of the households pay rates of interest between 25 and 50 per cent. 37.1 per cent of the households pay rates of interest between 50 and 75 per cent per annum on their loans.*
- *As high as 78.1 per cent of the beneficiary households who borrowed money reported construction of houses as the main reason for borrowing.*
- *34.4 per cent of the beneficiary households have no strategies for improving the living condition. As high as 24.6 per cent look forward to wage-income for livelihood in future.*

Intra-regionally, of all SC population in Bundelkhand, local confinement covers 73.2 per cent, which is 97.9 per cent for east U.P., 97.0 per cent for central U.P., and 96.7 per cent for west U.P. For OBCs, local confinement is cent per cent for central and west U.P. The distribution of population by settlement is uniform (similar) across castes, excepting Bundelkhand where migration of SC households is high, and hence, SC population settled for 12 months is low here **(Table-4.26)**.

Table – 4.26
Duration of Migration of Population from Beneficiary Households
(By Caste)

Duration of Migration	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
9 to 11 Months	SC	15	2.8	2	0.4	6	1.2	0	0.0	23	1.1
	OBC	4	4.5	0	0.0	0	0.0	0	0.0	4	1.0
	Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	General	0	0.0	0	0.0	1	4.2	0	0.0	1	1.5
	Total	19	3.0	2	0.3	7	1.0	0	0.0	28	1.0

Contd...

Duration of Migration	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
6 to 9 Months	SC	100	18.6	8	1.5	5	1.0	12	2.6	125	6.2
	OBC	1	1.1	5	3.6	0	0.0	0	0.0	6	1.4
	Minority	0	0.0	1	0.0	7	4.8	2	3.3	10	4.1
	General	1	0.0	0	0.0	4	16.7	1	4.0	6	9.0
	Total	102	15.8	14	2.0	16	2.3	15	2.2	147	5.4
3 to 6 Months	SC	24	4.5	0	0.0	3	0.6	3	0.7	30	1.5
	OBC	1	1.1	0	0.0	0	0.0	0	0.0	1	0.2
	Minority	0	0.0	0	0.0	2	1.4	0	0.0	2	0.8
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	25	3.9	0	0.0	5	0.7	3	0.4	33	1.2
1 to 3 Months	SC	5	0.9	1	0.2	1	0.2	0	0.0	7	0.3
	OBC	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	5	0.8	1	0.1	1	0.1	0	0.0	7	0.3
Not Migrated	SC	394	73.2	509	97.9	491	97.0	438	96.7	1832	90.8
	OBC	82	93.2	134	96.4	30	100.0	158	100.0	404	97.3
	Minority	0	0.0	35	0.0	136	93.8	59	96.7	230	95.0
	General	17	0.0	0	0.0	19	79.2	24	96.0	60	89.6
	Total	493	76.6	678	97.6	676	95.9	679	97.4	2526	92.2
Total	SC	538	100.0	520	100.0	506	100.0	453	100.0	2017	100.0
	OBC	88	100.0	139	100.0	30	100.0	158	100.0	415	100.0
	Minority	0	0.0	36	100.0	145	100.0	61	100.0	242	100.0
	General	18	100.0	0	0.0	24	100.0	25	100.0	67	100.0
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Source: Field survey, 2004.

4.2.3.1 Reasons for Migration of Population

For those who move out of village during any time in the year, the reasons mentioned are different. For 67.4 per cent of the population who migrate, it is wage (earning and differential), while for 6.5 per cent it is service, for 4.2 per cent it is business and education, for 21.9 per cent it is moving out with family. While 'local confinement' is the dominant mode of living, movement is explained more by expectation to earn wage-income. Of all the SCs who move out (185), wage related movement covers 70.27 per cent. Intra-regionally, the moving out by SCs by wage factor covers 71.53 per cent for Bundelkhand, 63.64 per cent for east U.P., 73.33 per cent for central U.P., and 60.0 per cent for west U.P. The fact is, 92.2 per cent of the population remain locally (single village) confined throughout the year. There are regional variations in the reasons mentioned for movement. For example, for 16.8 per cent of population in Bundelkhand, it is the wage factor which is 2.1 per cent for central U.P., and 1.6 per cent for each of east U.P. and west U.P. There are variations also across castes and minorities in perception of reasons for movement of people **(Table-4.27)**.

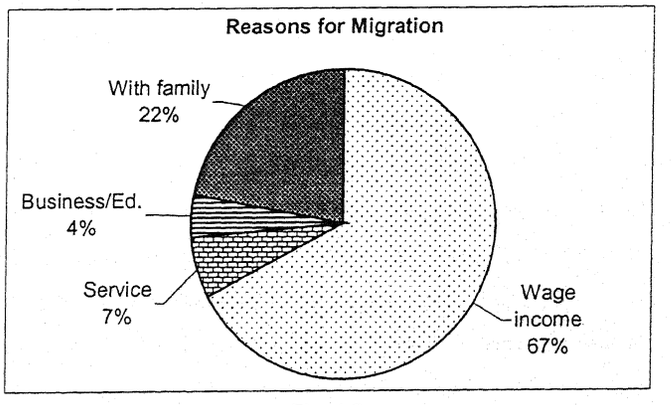


Fig. 4.5

Table – 4.27
Reasons for Migration of Population from Beneficiary Households (By Caste)

Reasons for Migration	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Wage Income	SC	103	68.2	7	41.2	11	37.9	9	50.0	130	60.5
	OBC	4	2.6	3	17.6	0	0.0	0	0.0	7	3.3
	Minority	0	0.0	1	5.9	2	6.9	2	11.1	5	2.3
	General	1	0.7	0	0.0	2	6.9	0	0.0	3	1.4
	Total	108	71.5	11	64.7	15	51.7	11	61.1	145	67.4
Service	SC	3	2.0	4	23.5	0	0.0	1	5.6	8	3.7
	OBC	2	1.3	0	0.0	0	0.0	0	0.0	2	0.9
	Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	General	0	0.0	0	0.0	3	10.3	1	5.6	4	1.9
	Total	5	3.3	4	23.5	3	10.3	2	11.1	14	6.5
Business/ Education	SC	2	1.3	0	0.0	3*	10.3	1	5.6	6	2.8
	OBC	0	0.0	2	11.8	0	0.0	0	0.0	2	0.9
	Minority	0	0.0	0	0.0	1	3.4	0	0.0	1	0.5
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	2	1.3	2	11.8	4	13.8	1	5.6	9	4.2
With Family	SC	36	23.8	0	0.0	1	3.4	4	22.2	41	19.1
	OBC	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Minority	0	0.0	0	0.0	6	20.7	0	0.0	6	2.8
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	36	23.8	0	0.0	7	24.1	4	22.2	47	21.9
Total Migrated Population	SC	144	95.4	11	64.7	15	51.7	15	83.3	185	86.0
	OBC	6	4.0	5	29.4	0	0.0	0	0.0	11	5.1
	Minority	0	0.0	1	5.9	9	31.0	2	11.1	12	5.6
	General	1	0.7	0	0.0	5	17.2	1	5.6	7	3.3
	Total	151	100.0	17	100.0	29	100.0	18	100.0	215	100.0

Note: * For Education.
Source: Field survey, 2004.

The population in the working age in the selected regions are mostly available as physical/manual workers (79.6 per cent of total available). 9.5 per cent of the available workers are skilled by technical knowledge, training of both types (formal and informal), knowledge by inheritance (traditional knowledge) etc. In central U.P., a particular community depends only on religion-based works for economic living. Based on these patterns of work, the workers migrate and get engaged in works that suit them. There is, by implication, migration mostly of manual workers. For the whole U.P. based on the sample by region, the percentage of migration is 7.26, which varies across regions. The lowest migration is for central U.P. (3.58 per cent) and the highest being 9.18 per cent for west U.P. Of total migrants in Bundelkhand, 99.0 per cent are manual workers who migrate. For east U.P., 78.4 per cent of the workers who migrate are manual workers, which is 79.4 per cent of manual workers migrating for west U.P., and 45.3 per cent for central U.P. Migration for religion-based work (income-linked) happens only in central U.P. that covers one particular community. Migration for small business occurs for people settled in west U.P. only. Migration for private service occurs mainly in central U.P., followed by that in east U.P. There is no such migration for Bundelkhand and west U.P. Thus, there are regional variations over causes of migration in U.P. **(Table-4.28)**.

Table – 4.28
Migration of People for Different Activities in Sample Villages
(As Reported by Panchayat Representatives)

Activities	Number of Persons									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Manual labour Work	1930	99.0	2620	78.4	440	45.3	1545	79.4	6535	79.6
Skill Labour Work	20	1.0	560	16.8	02	0.2	200	10.3	782	9.5
Private Service	-	-	160	4.8	230	23.7	-	-	390	4.8
Religious Work	-	-	-	-	300	30.9	-	-	300	3.7
Small Business	-	-	-	-	-	-	200	10.3	200	2.4
Total Migrants	1950	100.0	3340	100.0	972	100.0	1945	100.0	8207	100.0
% of Migration	8.62		7.93		3.58		9.18		7.26	
Total Population	22622		42130		27118		21195		113065	

Note: All data is estimated by the sampled Gram Panchayats.
Source: Field survey, 2004.

4.2.3.2 Place of Migration

Most of the population in the working age migrate to other states; it is 91.7 per cent of total migration. One-third of the working population settled in the selected villages migrate to regions within the state but to other districts, while one-fifth migrate to other blocs within the district. Multiple-migration by destination occurs for some workers. There are regional variations in the migration pattern by destination. As reported by Panchayat representatives, migration to other state occurs most for east U.P. The occurrence of migration to other districts is most for central U.P. For Bundelkhand, there is no migration within the district, that is, to other blocks; here the migration occurs as movement of working population to other districts and other states **(Table-4.29)**.

Table – 4.29
Migration by Destination
(As Reported by Panchayat Representatives)

Places	Number of Respondents									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Other block within district	-	-	3	27.3	1	12.5	3	37.5	7	19.4
Other district within state	4	44.4	1	9.1	4	50.0	3	37.5	12	33.3
Other State	8	88.9	11	100.0	7	87.5	7	87.5	33	91.7
Total	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Source: Field survey, 2004.

4.2.4 Clothes

The population from the beneficiary households have different types of clothings. 53.1 per cent of the population have two sets of summer (ordinary) clothes and 26.5 per cent have only

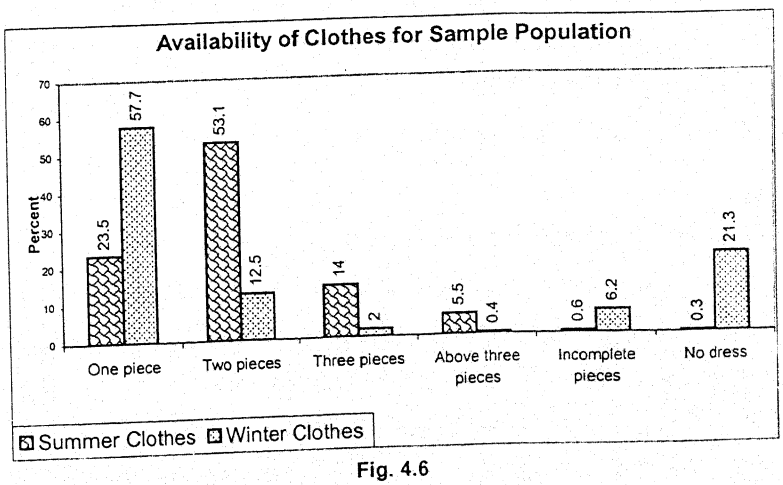


Fig. 4.6

one set. Only 5.5 per cent have more than three sets of ordinary summer clothes. There are some who have no ordinary clothes. There are regional variations in these percentages. For example, population having three sets of ordinary cloths is most in Bundelkhand (19.3 per cent), followed by that in west U.P. (18.5 per cent), while one set of ordinary cloth is a major phenomenon for east and central U.P.

There are as high as 21.3 per cent of population from the sample who have no woolen dress. As high as 57.7 per cent have only one piece of woolen clothes. Only 2.4 per cent have three sets and above. There are regional variations in there distributions. For example, 'no woolen cloth' is a major phenomenon for central U.P. and Bundelkhand. One piece of woolen cloth is a major phenomenon for west U.P., followed by similar picture for the other three regions **(Table-4.30)**.

Table – 4.30
Availability of Clothes for Population from Beneficiary Households

Clothes by Types	Sets/Pieces	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
General (Summer)	One set	184	28.6	222	31.9	223	31.6	97	13.9	726	26.5
	Two sets	300	46.6	367	52.8	365	51.8	423	60.7	1455	53.1
	Three sets	124	19.3	58	8.3	74	10.5	129	18.5	385	14.0
	Above three sets	31	4.8	44	6.3	31	4.4	44	6.3	150	5.5
	Incomplete sets	4	0.6	4	0.6	4	0.6	4	0.6	16	0.6
	No dress	1	0.2	-	-	8	1.1	-	-	9	0.3
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0
Woolen (Winter)	One piece	345	53.6	364	52.4	380	53.9	492	70.6	1581	57.7
	Two pieces	69	10.7	93	13.4	61	8.7	120	17.2	343	12.5
	Three pieces	20	3.1	16	2.3	14	2.0	5	0.7	55	2.0
	Above three pieces	2	0.3	7	1.0	1	0.1	-	-	10	0.4
	Incomplete pieces	16	2.5	46	6.6	37	5.2	70	10.0	169	6.2
	No dress	192	29.8	169	24.3	212	30.1	10	1.4	583	21.3
	Total	644	100.0	695	100.0	705	100.0	697	100.0	2741	100.0

Source: Field survey, 2004.

4.2.5 Beneficiary Households Listed BPL and APL

Of all the beneficiary households, 75.6 per cent are SCs, 15.4 per cent are OBCs, 2.3 per cent are from general caste categories, and 6.7 per cent are from minority community. There are regional variations in these percentages. For example, as high as 82.5 per cent of SCs, as beneficiary households, are from Bundelkhand, and as low as 69.2 per cent are from western U.P. Of all the BPL households (469), 24.30 per cent are from Bundelkhand, and 24.52 per cent are from east U.P. Cent per cent of the sample drawn from central and west U.P. are from BPL households. Of the sample beneficiary households for each region (120), BPL households from Bundelkhand cover 95.0 per cent, while from east U.P. it covers 95.83 per cent.

Of all the SC BPL households (359), 27.02 per cent are from Bundelkhand, 25.07 per cent from east U.P., 24.79 per cent from central U.P., and 23.12 per cent from west U.P. The inclusion of SC households by regions, thus, show convergent coverage by percentages. The similar convergence is not true for other caste categories considered by inclusion in the sample by regions. There is no APL beneficiary households from general castes. There is no BPL beneficiary households from general castes for east U.P. There is no SC APL

households from central and west U.P. in the sample beneficiary households. There is also no OBC APL households from central and west U.P. (**Table-4.31**).

Table - 4.31
Beneficiary Households Listed BPL and APL
(By Caste)

HHs By Caste	Panchayat Categories	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	BPL	97	85.1	90	78.3	89	74.2	83	69.2	359	76.5
	APL	2	33.3	2	40.0	-	-	-	-	4	36.4
	Total	99	82.5	92	76.7	89	74.2	83	69.2	363	75.6
OBC	BPL	14	12.3	23	20.0	6	5.0	25	20.8	68	14.5
	APL	4	66.7	2	40.0	-	-	-	-	6	54.5
	Total	18	15.0	25	20.8	6	5.0	25	20.8	74	15.4
General	BPL	3	2.6	-	-	4	3.3	4	3.3	11	2.3
	APL	-	-	-	-	-	-	-	-	-	-
	Total	3	2.5	-	-	4	3.3	4	3.3	11	2.3
Minority	BPL	0	0	2	1.7	21	17.5	8	6.7	31	6.6
	APL	0	0	1	20.0	-	-	-	-	1	9.1
	Total	0	0	3	2.5	21	17.5	8	6.7	32	6.7
Total	BPL	114	100.0	115	100.0	120	100.0	120	100.0	469	100.0
	APL	6	100.0	5	100.0	-	-	-	-	11	100.0
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

Of all the beneficiary households, 97.7 per cent live BPL as reported by Panchayat representatives. There are minor regional variations in the percentages, for example, cent per cent of the beneficiary households are recorded as BPL for each of central U.P. and western U.P. to 95.0 per cent for Bundelkhand and 95.8 per cent for east U.P. By implication, there is no APL beneficiary household for central and western U.P., which is 4.2 per cent for east U.P., and 5.0 per cent for Bundelkhand. There are differences between what is reported by Panchayat representatives and that by State Supply Department. The households living BPL as reported by Panchayats include all categories like BPL, APL, and cardless, the latter categories documented by State Supply Department. Similarly, within APL category as reported by Panchayats, there are all categories like BPL, APL and cardless as documented by State Supply Department. Among all the households reported BPL (469) by Panchayats, as high as 18.76 per cent live APL as reported by State Supply Department. Of total APL households (11) as reported by Panchayats, 63.64 per cent live BPL as reported by State Supply Department. For the households listed as APL by Panchayats, there is no different documentation by State Supply Department for central U.P. and west U.P. Intra-regionally, of total beneficiary households in Bundelkhand, 95.0 per cent are recorded as BPL by Panchayats. Of the Panchayat recorded BPL households in Bundelkhand (114), the State Supply Department recorded BPL covers 84.21 per cent, 13.16 per cent as APL, and 2.63 per cent as cardless.

Of all beneficiary households in east U.P., as recorded by Panchayats, 95.8 per cent are BPL. Of the Panchayat recorded BPL households in east U.P. (115), 76.52 per cent are recorded as BPL by State Supply Department, 13.04 per cent recorded as APL, and 10.43 per cent cardless. Of all the beneficiary households recorded as BPL cent per cent by

Panchayats, the BPL documented by Supply Department covers 69.17 per cent, 20.83 per cent as APL, and 10.0 per cent as cardless. For west U.P., cent per cent of the beneficiary households listed as BPL by Panchayats show 71.66 per cent documented as BPL by Supply Department, 27.50 per cent as APL, and 0.83 per cent as cardless **(Table-4.32)**.

Table – 4.32
Beneficiary Households Listed BPL and APL
(As Reported by Panchayats and State Supply Department in U.P.)

Panchayat Listed Categories	Supply Dept. Listed Category	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Below Poverty Line	BPL	96	99.0	88	95.7	83	100.0	86	100.0	353	98.1
	APL	15	93.3	15	93.8	25	100.0	33	100.0	88	97.8
	Cardless	3	60.0	12	100.0	12	100.0	1	100.0	28	93.3
	Total	114	95.0	115	95.8	120	100.0	120	100.0	469	97.7
Above Poverty Line	BPL	3	3.0	4	4.3	-	-	-	-	7	1.9
	APL	1	6.3	1	6.3	-	-	-	-	2	2.2
	Cardless	2	40.0	-	-	-	-	-	-	2	6.7
	Total	6	5.0	5	4.2	-	-	-	-	11	2.3
Total	BPL	99	100.0	92	100.0	83	100.0	86	100.0	360	100.0
	APL	16	100.0	16	100.0	25	100.0	33	100.0	90	100.0
	Cardless	5	100.0	12	100.0	12	100.0	1	100.0	30	100.0
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.2.5.1 Distribution of Beneficiary Households by Income

Of all beneficiary households, 17.7 per cent earn income per annum less than Rs. 11,500.00 per household. As high as 55.0 per cent of the beneficiary households live below annual income Rs. 20,000.00. Around 40.0 per cent of the households earn annual income between Rs. 20,000.00 and Rs. 50,000.00. Only 5.8 per cent of the beneficiary households have annual income above Rs. 50,000.00. All these income data are reported by the beneficiary households, following listing of households, as BPL and APL. It remains surprising how and why the very high income categories, particularly those above annual income Rs. 50,000.00 in rural U.P., could enlist their names and got benefits from state-sponsored housing schemes.

We find regional variations in the percentages of households deriving benefits under housing schemes. For example, of all BPL beneficiary households in Bundelkhand, 45.5 per cent earn income below Rs. 20,000.00 per annum per household, which is 61.7 per cent for east U.P., 64.2 per cent for central U.P., and 47.5 per cent for west U.P. Reported data on income distribution by regions, thus, show less income-poverty for west U.P. and Bundelkhand, considered over sample BPL beneficiary households. The problem may be in selection of households, so that the reported income data may conceal the ground reality. For example, in Bundelkhand as high as 22.8 per cent have been in BPL following Gram Panchayat List of Beneficiaries who earn per annum between Rs. 30,000.00 and Rs. 50,000.00, which is 9.6 per cent for east U.P., 6.7 per cent for central U.P., and 12.5 per cent for west U.P. It is not clear how households with reported income above Rs. 20,000.00 could become beneficiaries by being included in BPL list **(Table-4.33)**.

Table – 4.33
Distribution of Beneficiary Households by Income

Annual Income Brackets (in Rs.)	Panchayat Categories	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Up to 11,500	BPL	11	9.6	27	23.5	31	25.8	14	11.7	83	17.7
	APL	1	16.7	1	20.0	-	-	-	-	2	18.2
	Total	12	10.0	28	23.3	31	25.8	14	11.7	85	17.7
11,501 to 15,000	BPL	16	14.0	22	19.1	26	21.7	25	20.8	89	19.0
	APL	1	16.7	2	40.0	-	-	-	-	3	27.3
	Total	17	14.2	24	20.0	26	21.7	25	20.8	92	19.2
15,001 to 20,000	BPL	25	21.9	22	19.1	20	16.7	18	15.0	85	18.1
	APL	2	33.3	-	-	-	-	-	-	2	18.2
	Total	27	22.5	22	18.3	20	16.7	18	15.0	87	18.1
20,001 to 30,000	BPL	25	21.9	28	24.3	28	23.3	43	35.8	124	26.4
	APL	-	-	2	40.0	-	-	-	-	2	18.2
	Total	25	20.8	30	25.0	28	23.3	43	35.8	126	26.3
30,001 to 50,000	BPL	26	22.8	11	9.6	8	6.7	15	12.5	60	12.8
	APL	2	33.3	-	-	-	-	-	-	2	18.2
	Total	28	23.3	11	9.2	8	6.7	15	12.5	62	12.9
50,001 to 75,000	BPL	7	6.1	3	2.6	5	4.2	4	3.3	19	4.1
	APL	-	-	-	-	-	-	-	-	-	-
	Total	7	5.8	3	2.5	5	4.2	4	3.3	19	3.96
Above 75,000	BPL	4	3.5	2	1.7	2	1.7	1	0.8	9	1.9
	APL	-	-	-	-	-	-	-	-	-	-
	Total	4	3.3	2	2.7	2	1.7	1	0.8	9	1.9
Total	BPL	114	100.0	115	100.0	120	100.0	120	100.0	469	100.0
	APL	6	100.0	5	100.0	-	-	-	-	11	100.0
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.2.6 Credit Scenario

Of all the beneficiary households (480), 56.2 per cent did not take loans, that is 43.8 per cent took loans during last five years (1999-2004). Of those who took loans (210), 11.0 per cent have repaid loans, that is, 89.0 per cent households (borrowers) have outstanding loans. Of those who took loans (210), 31.43 per cent are from west U.P., 29.52 per cent from east U.P., 27.62 per cent form Bundelkhand, and 11.43 per cent from central U.P. Of all beneficiary households in Bundelkhand, 51.7 per cent did not take loans, which is 48.3 per cent for east U.P., 80.0 per cent for central U.P. and 45.0 per cent for west U.P. No household from central U.P repaid loans. Of those who repaid loans (23), 52.17 per cent are from west U.P, 26.08 per cent from Bundelkhand, and 21.74 from east U.P. Of those with outstanding loan (187), 30.48 per cent are from east U.P., 28.87 per cent from west U.P., 27.81 per cent from Bundelkhand and 12.83 per cent from central U.P. Thus, a significant percentage of the beneficiary households are indebted in all the regions in U.P. **(Table-4.34)**.

Credit Scenario

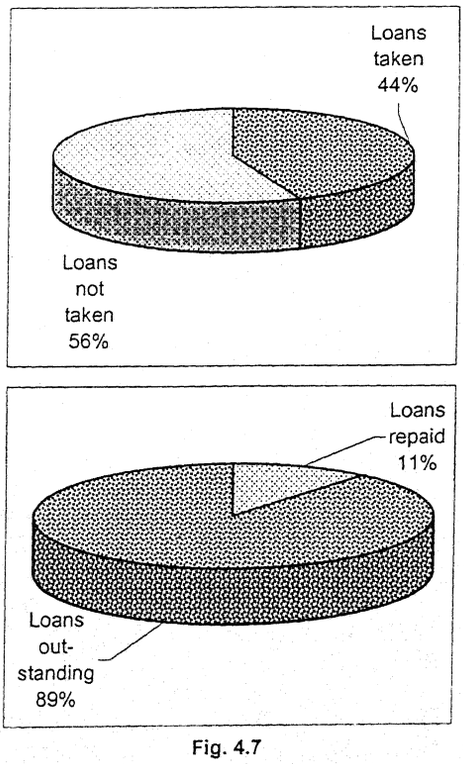


Fig. 4.7

Table – 4.34
Outstanding Loan of Beneficiary Households, (1999-2004)

Loan (Received and Outstanding)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Loan taken during last five years	58	48.3	62	51.7	24	20.0	66	55.0	210	43.8
Loan not taken	62	51.7	58	48.3	96	80.0	54	45.0	270	56.2
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0
Loan repaid	6	10.3	5	8.1	-	-	12	18.2	23	11.0
Loan outstanding	52	89.7	57	91.9	24	100.0	54	81.8	187	89.0
Total loan taken by households	58	100.0	62	100.0	24	100.0	66	100.0	210	100.0

Source: Field survey, 2004.

4.2.6.1 Loans Received by Beneficiary Households

Of those who took loans during 1999-2004, 27.62 per cent are from Bundelkhand, 29.52 per cent from east U.P., 11.43 per cent from central U.P., and 31.43 per cent from west U.P. The average loan received by beneficiary households for all regions over last five years (1999-2004) is Rs. 9386.00. There is a single household who took loan above Rs. 50,000.00. It is in Bundelkhand, the exact loan being Rs. 60,000.00. The mean loan for Bundelkhand (Rs. 11,207.00) is highest over all the regions, followed by mean loan (Rs. 10,363.00) for west U.P. The mean loan for each of east U.P. (Rs. 7,758.00) and central U.P. (Rs. 6,502.00) is below the overall mean loan. No household took loan above Rs. 30,000.00 in east and central U.P. during 1999-2004. Of those who took loans, 38.09 per cent are in the loan bracket below Rs. 5,000.00, 78.09 per cent in the loan bracket below Rs. 10,000.00; 94.76 per cent are below loan bracket Rs. 20,000.00. Thus, 5.24 per cent took loans during last five years above Rs. 20,000.00 **(Table-4.35)**.

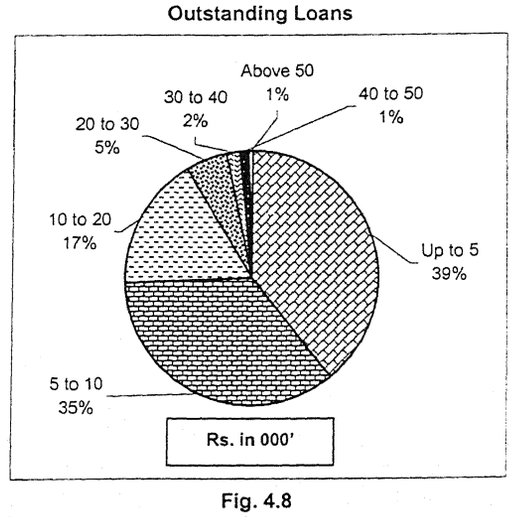


Fig. 4.8

Table – 4.35
Loans Received by Beneficiary Households
(Average for 1999-2004)

Loans Required (in Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	Mean	No.	Mean	No.	Mean	No.	Mean	No.	Mean
Up to 5,000	14	3786	31	3774	13	2581	22	4523	80	3788
5,000 to 10,000	29	8276	20	8550	7	8071	28	9339	84	8678
10,000 to 20,000	9	15555	9	15333	3	13667	14	16286	35	15628
20,000 to 30,000	2	27500	2	27500	1	25000	-	-	5	27000
30,000 to 40,000	3	40000	-	-	-	-	1	35000	4	38750
40,000 to 50,000	1	42000	-	-	-	-	-	-	1	42000
Above 50,000	-	-	-	-	-	-	1	60000	1	60000
Total	58	11207	62	7758	24	6502	66	10363	210	9386

Source: Field survey, 2004.

4.2.6.2 Outstanding Loans

As high as 40.0 per cent of the beneficiary households have outstanding loans. The outstanding loan per household on an accounting period of last five years (1999-2004) of the beneficiary households varies. For 89.9 per cent of the households, the outstanding loan lies below Rs. 20,000.00 per household. The loan below Rs. 10,000.00 per household accumulated during 1999-2004 covers 73.1 per cent of the households. There are regional variations in the percentages of beneficiary households with outstanding loan below Rs. 10,000.00, or below Rs. 20,000.00. The percentage of indebted beneficiary households having outstanding loan below Rs. 10,000.00 is 63.6 for Bundelkhand, which is 70.2 per cent for east U.P., 83.3 per cent for central U.P., and 81.4 per cent for west U.P. There is only one household from the sample in Bundelkhand who has to repay an accumulated loan above Rs. 50,000.00. Of the indebted beneficiary households, 2.6 per cent have accumulated debt above Rs. 40,000.00. In east U.P. in the sample, there is no household with outstanding loan above Rs. 40,000.00. Most of the households in central and west U.P. have outstanding loan below Rs. 10,000.00, the percentages of households respectively being 83.3 and 81.4. For Bundelkhand, the accumulated loan upto Rs. 20,000.00 covers 87.7 per cent of households which is 87.7 per cent for east U.P., 95.8 per cent for central U.P., and 98.1 per cent for west U.P. Most of the beneficiary households, thus, have outstanding loan equivalent to what they expect to get from IAY housing scheme **(Table-4.36)**.

Table - 4.36
Outstanding Loans of the Beneficiary Households, 1999-2004

Loan in Rs. (Per Household)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 5,000	17	32.7	24	42.1	12	50.0	20	37.0	73	39.0
5,000 to 10,000	18	34.6	16	28.1	8	33.3	24	44.4	66	35.3
10,000 to 20,000	10	19.2	10	17.5	3	12.5	9	16.7	32	17.1
20,000 to 30,000	4	7.7	6	10.5	-	-	-	-	10	5.3
30,000 to 40,000	2	3.8	1	1.8	-	-	-	-	3	1.6
40,000 to 50,000	-	-	-	-	1	4.2	1	1.9	2	1.1
Above 50,000	1	1.9	-	-	-	-	-	-	1	0.5
Total	52	100.0	57	100.0	24	100.0	54	100.0	187	100.0

Note: Considering the loan during last five years.
Source: Field survey, 2004.

38.96 per cent of the beneficiary households have outstanding loans. As percentage of those who took loans, the percentage for households with outstanding loan as in March 2004 is 89.05 per cent. Of those households with outstanding loan (187), the percentage below Rs. 20,000.00 is 91.44. Thus, 8.56 per cent have outstanding loan above Rs. 20,000.00. Two-fifths of the households have outstanding loan below Rs. 5,000.00. The mean outstanding loan for all regions is Rs. 9,956.00, which is the highest for Bundelkhand (Rs. 11,795.00) and lowest for central U.P. (Rs. 7,550.00). The outstanding loan brackets, as specified, have mean outstanding loan for each bracket. For 91.44 per cent, the mean outstanding loan is Rs. 15,284.00 and below that **(Table-4.37)**.

Table – 4.37
Outstanding Loans by Beneficiary Households, as in March 2004
(Average for 1999-2004)

Loan (in Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	Mean	No.	Mean	No.	Mean	No.	Mean	No.	Mean
Up to 5,000	17	3865.0	24	3879.0	12	2558.0	20	4375.0	73	3794.0
5,000 to 10,000	18	8000.0	16	8250.0	8	7500.0	24	8917.0	66	8333.0
10,000 to 20,000	10	16000.0	10	14860.0	3	13500.0	9	15555.0	32	15284.0
20,000 to 30,000	4	27910.0	6	27000.0	-	-	-	-	10	27364.0
30,000 to 40,000	2	36000.0	1	40000.0	-	-	-	-	3	37333.0
40,000 to 50,000	-	-	-	-	1	50000.0	1	50000.0	2	50000.0
Above 50,000	1	60000.0	-	-	-	-	-	-	1	60000.0
Total	52	11795.0	57	10100.0	24	7550.0	54	9102.0	187	9956.0

Source: Field survey, 2004.

4.2.6.3 Sources of Credit

Of the beneficiary households who have outstanding loans, 69.5 per cent have borrowed from the rural (local) moneylenders, and 26.8 per cent from relatives. As low as 5.8 per cent have borrowed from institutional sources (banks), and 1.1 per cent from semi-institutional sources (SHGs). In case of 1.6 per cent of the barrowing households, land has been mortgaged to the lender, thus, products produced on land being paid as interest to the lender. The non-institutional sources cover 100.5 per cent of the households, the reason being that one household may borrow from more than one non-institutional source (moneylenders, relatives, and friends).There are regional variations in the percentages of households borrowing from institutional and non-institutional sources. Percentage of households borrowing from banks (institutional) is highest in central U.P. (12.5 per cent) and lowest in Bundelkhand (3.6 per cent). For west U.P., the percentage of households borrowing from non-institutional sources cover 116.6 per cent of the households, implying use of more than one source. For Bundelkhand, the corresponding percentage is 98.2, for east U.P. 98.2, and for central U.P. 79.2. We found only one household in central U.P. and one in west U.P. borrowing from SHGs (as members of SHGs). It is absent in Bundelkhand and east U.P. **(Table - 4.38)**.

Table – 4.38
Sources of Credit
(As Received by the Beneficiary Households)

Sources	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Moneylenders	50	86.2	30	48.4	14	58.3	45	68.2	139	66.2
Banks	3	5.2	4	6.5	3	12.5	2	3.0	12	5.7
Relatives	5	8.6	24	38.7	7	29.2	18	27.3	54	25.7
Friends	3	5.2	2	3.2	1	4.2	3	4.5	9	4.3
SHGs	-	-	1	1.6	-	-	1	1.5	2	1.0
Land Mortgaged	-	-	2	3.2	1	4.2	1	1.5	4	1.9
No Response	2	3.4	-	-	-	-	-	-	2	1.0
Total	58	100.0	52	100.0	24	100.0	66	100.0	210	100.0

Source: Field survey, 2004.

4.2.6.4 Reasons for Taking Loan

As reported by the borrowers from the beneficiary households, the reasons for borrowing are different. However, construction of residential unit is a major reason for borrowing. As high as 78.1 per cent of beneficiary households who borrowed money reported construction of house as the reason. The other reasons cited are treatment of illness (7.1 per cent), marriage (6.7 per cent), paying past loan (4.3 per cent), household expenditure (1.9 per cent), purchase of animals (1.0 per cent) etc. There are regional variations in these reasons mentioned. For example, for west U.P. construction of house is the reason for as high as 86.4 per cent of the borrowers; for Bundelkhand, it is for 82.8 per cent of the borrowers, for east U.P. 79.0 per cent, and 62.5 per cent for central U.P. 'Paying past loan' is a major reason for central U.P. (16.7 per cent). Illness is a major reason for Bundelkhand (10.3 per cent), marriage is a major reason for east U.P. (8.1 per cent). There are reasons, thus, to link housing requirement with borrowing **(Table - 4.39)**.

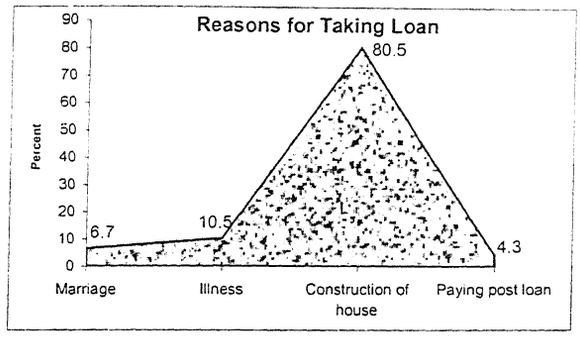


Fig. 4.9

Table – 4.39
Reasons for Borrowing by Beneficiary Households

Reasons for Borrowing	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Marriage	4	6.9	5	8.1	2	8.3	3	4.5	14	6.7
Illness	6	10.3	5	8.1	2	8.3	6	9.1	22	10.5
Construction of house	48	82.8	49	79.0	15	62.5	57	86.4	169	80.5
Domestic expenditure	1	1.7	1	1.6	1	4.2	1	1.5	4	1.9
Purchase of land	1	1.7	-	-	-	-	1	1.5	2	1.0
Paying past loan	3	5.2	1	1.6	4	16.7	1	1.5	9	4.3
Purchase of animals	-	-	1	1.6	-	-	1	1.5	2	1.0
Employment	-	-	3	4.8	-	-	-	-	3	1.4
No response	-	-	-	-	2	8.3	-	-	2	1.0
Total	58	100.0	62	100.0	24	100.0	66	100.0	210	100.0

Source: Field survey, 2004.

4.2.6.5 Rate of Interest Charged on Loans

For as high as 37.1 per cent of the borrowers, the rate of interest charged on loan varies between 50 and 75 per cent per annum. For 6.7 per cent of the borrowers the rate is above 100.0 per cent. For 28.6 per cent of the borrowers, the rate varies between 25 and 50 per cent. For only 17.6 per cent of the borrowers, it is interest free loan taken from relatives. If interest free loan is excluded as an exception to ruling rate of interest in rural regions of U.P., then for most of the borrowers it is above 50.0 per cent per annum that is extremely high to repay by the income-cum-asset poor people. There are regional variations in the coverage of the borrowers under interest rate differential. Interest free loan is a major phenomenon for east and central U.P., covering respectively 33.9 and 33.5 per cent of the borrowers, and not

for Bundelkhand (5.2 per cent), and west U.P. (6.1 per cent). A rate between 50.0 and 75.0 prevails dominantly in Bundelkhand (53.4 per cent), east U.P. (37.9 per cent) and central U.P. (33.3 per cent). A rate above 100.0 is a major phenomenon for central U.P. and Bundelkhand. In Bundelkhand, 10.3 per cent of borrowers pay a rate of interest per annum above 100.0 per cent. In central U.P., 12.5 per cent of the borrowers pay rate of interest per annum more than 100.0 per cent **(Table-4.40)**.

Table – 4.40
Rate of Interest Charged on Loans Received by Beneficiary Households

Rate of Interest (per annum)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Nil	3	5.2	21	33.9	9	37.5	4	6.1	37	17.6
1 to 25 %	3	5.2	3	4.8	1	4.2	12	18.2	19	9.0
25 to 50 %	18	31.0	9	14.5	1	4.2	32	48.5	60	28.6
50 to 75 %	31	53.4	21	37.9	8	33.3	18	27.3	78	37.1
75 to 100 %	4	6.9	5	8.0	2	8.3	2	3.0	13	6.2
Above 100 %	6	10.3	3	4.8	3	12.5	2	3.0	14	6.7
No response	1	1.7	2	3.2	-	-	-	-	3	1.4
Total	58	100.0	62	100.0	24	100.0	66	100.0	210	100.0

Source: Field survey, 2004.

4.2.7 Mobility of Households By Gender

The movement of people for all purposes, social-cultural-economic, show that very less percentage of female members in households ever moved to any other state. However, as high as 37.9 per cent of the male members have moved to other states. 22.7 per cent of male members have moved to other districts within the state of U.P., which is 19.4 per cent for female members. 34.2 per cent of male members have moved to other blocks within the district where they are settled, which is 37.7 per cent for female members. As high as 17.1 per cent of female members have moved to other village within the same block. Of the sample beneficiary households, only one male member has moved to another country.

There are regional variations in these percentages. For example, movement of male members to other state is high (70.8 per cent) for Bundelkhand, which is very low (11.7 per cent) for central U.P. Movement of male members to other district within the state is high for central U.P. (42.5 per cent), and low for east U.P. (10.8 per cent) and Bundelkhand (5.8 per cent). Movement of male members to other block within the settled district is high for east U.P. (52.5 per cent). Female movement is generally low, excepting movement to other blocks within the settled district for each of the regions **(Table-4.41)**.

Table – 4.41
Movement and Mobility of Beneficiary Households
(By Gender by Distance)

Destination	No./ %	Bundelkhand		Eastern		Central		Western		Total	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Other village within block	No.	2	21	-	23	-	23	4	15	6	82
	%	1.7	17.5	-	19.2	-	19.2	3.3	12.5	1.3	17.1
Other block within district	No.	24	28	63	76	47	49	30	28	164	181
	%	20.0	23.3	52.5	63.3	39.2	40.8	25.0	23.3	34.2	37.7
Other district within state	No.	7	10	13	9	51	34	38	40	109	93
	%	5.8	8.3	10.8	7.5	42.5	28.3	31.7	33.3	22.7	19.4

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Destination	No./ %	Bundelkhand		Eastern		Central		Western		Total	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Other State	No.	85	41	38	5	14	4	45	25	182	75
	%	70.8	34.2	31.7	4.2	11.7	3.3	37.5	20.8	37.9	15.6
Other Country	No.	-	-	1	-	-	-	-	-	1	-
	%	-	-	0.8	-	-	-	-	-	0.2	-
No such member	No.	-	17	5	7	8	10	3	12	16	46
	%	-	14.2	4.2	5.8	6.7	8.3	2.5	10.0	3.3	9.6
No responses	No.	2	3	-	-	-	-	-	-	2	3
	%	1.7	2.5	-	-	-	-	-	-	0.4	0.6
Total	No.	120	120	120	120	120	120	120	120	480	480
	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Field survey, 2004.

4.2.7.1 Purposes of Movement

Of all households, male members who move, 46.5 per cent aim at wage-earning; 19.5 per cent move to meet relatives outside; 8.9 per cent move for treatment of illness, 8.0 per cent move for pilgrimage, even 4.8 per cent move for sanction for housing. These reasons vary for female members, e.g., 31.8 per cent of them move for meeting relatives, 17.2 per cent for treatment of illness, 28.1 per cent for earning wage (income), 10.4 per cent for pilgrimage. Very few people move for business, marketing etc. There are regional variations, and gender variations within each region, for movement with purposes. In Bundelkhand, for example, male members move mainly for wage earning, and also female members for the same reason (51.0 per cent). For east U.P., moving to meet relatives is high, for male 18.3 per cent, for female 26.5 per cent; moving to meet relatives for female members is also high for central U.P. (30.9 per cent) and west U.P. (39.8 per cent). Movement for sanction of houses is more in west U.P., for female (16.7 per cent), and for male (11.1 per cent). Overall, for male members, the major reason for moving out is possibility of wage earning, for female members meeting the relatives **(Table-4.42)**.

Table – 4.42
Purposes of Movement and Mobility of Beneficiary Households

Purposes	No./ %	Bundelkhand		Eastern		Central		Western		Total	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Wage-Employment	No.	86	51	48	38	48	26	33	6	215	121
	%	72.9	51.0	41.7	33.6	42.9	23.6	28.2	5.6	46.5	28.1
Treatment of Illness	No.	1	11	10	24	13	17	17	22	41	74
	%	0.8	11.0	8.7	21.2	11.6	15.5	14.5	20.4	8.9	17.2
Pilgrimage	No.	4	5	16	18	11	16	6	6	37	45
	%	3.4	5.0	13.9	15.9	9.8	14.5	5.1	5.6	8.0	10.4
Relation	No.	19	30	21	30	20	34	30	43	90	137
	%	16.1	30.0	18.3	26.5	17.9	30.9	25.6	39.8	19.5	31.8
Political Rally	No.	3	7	9	4	1	1	3	3	16	15
	%	2.5	7.0	7.8	3.5	0.9	0.9	2.6	2.8	3.5	3.5
Business	No.	1	-	3	2	4	1	5	3	13	6
	%	0.8	-	2.6	1.8	3.6	0.9	4.3	2.8	2.8	1.4
Private Service	No.	3	-	2	1	1	-	4	-	10	1
	%	2.5	-	1.7	0.9	0.9	-	3.4	-	2.2	0.2
Marriage	No.	-	-	-	-	-	-	1	1	1	1
	%	-	-	-	-	-	-	0.9	0.9	0.2	0.2
Tour	No.	1	2	4	5	7	5	5	5	17	17
	%	0.8	2.0	3.5	4.4	6.3	4.5	4.3	4.6	3.7	3.9
Marketing	No.	1	-	-	-	1	-	-	-	2	-
	%	0.8	-	-	-	0.9	-	-	-	0.4	-

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Purposes	No./ %	Bundelkhand		Eastern		Central		Western		Total	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
For sanction of houses	No.	2	1	1	1	6	4	13	18	22	24
	%	1.7	1.0	0.9	0.9	5.4	3.6	11.1	16.7	4.8	5.6
With family	No.	-	16	1	3	-	15	-	1	1	35
	%	-	16.0	0.9	2.7	-	13.6	-	0.9	0.2	8.1
Total	No.	118	100	115	113	112	110	117	108	462	431
	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Field survey, 2004.

4.2.8 Future Strategies of Households

As high as 34.4 per cent of the beneficiary households have no strategies about their living condition in future. As high as 24.6 per cent reported that they are meant for mere biological survival through earning wages. 14.0 per cent reported that they search for wage-employment to improve their living condition. 9.8 per cent think to educate their children to ensure future betterment. 10.8 per cent had no response. Thus, a total of 45.2 per cent have either no strategy or no response so far as living condition in future is concerned. There are regional variations in these percentages. For example, 49.1 per cent in east U.P. either have no strategy (or no response) for advancement in living condition, the per cent being 42.5 for Bundelkhand, 40.8 per cent for central U.P., and 48.4 for west U.P. People do not generally have any long-term sustainable vision for advancement; most of them have to remain busy by drudgery to somehow survive in the village itself. These include seeking wage-employment (in the informal/unorganized sector), marriage of girls, paying past loan, trying to open a shop, trying to do dairy work, managing money for treatment of illness, taking agricultural loan (non-institutional) etc. **(Table-4.43)**.

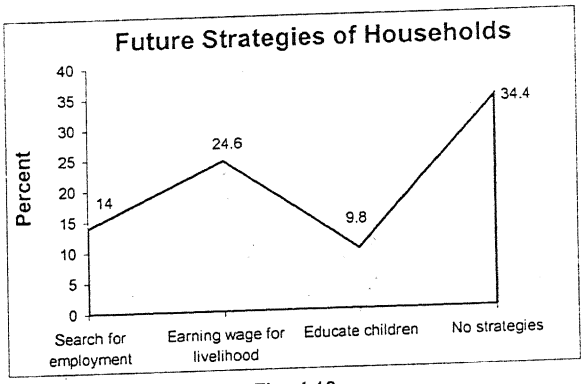


Fig. 4.10

Table – 4.43
Strategies to Improve Living Condition of Beneficiary Households (As Responded by Households)

Activities	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Search for employment/wage	23	19.2	21	17.5	12	10.0	11	9.2	67	14.0
Management of drinking water for family	5	4.2	5	4.2	7	5.8	5	4.2	22	4.6
Earning wage for livelihood	34	28.3	23	19.2	36	30.0	25	20.8	118	24.6
Improving the quality of house	7	5.8	8	6.7	7	5.8	2	1.7	24	5.0
Educate children	10	8.3	16	13.3	7	5.8	14	11.7	47	9.8
Marriage of girls	5	4.2	3	2.5	3	2.5	6	5.0	17	3.5
Lease-in land	3	2.5	1	0.8	-	-	-	-	4	0.8
Migrate from the village	1	0.8	1	0.8	1	0.8	-	-	3	0.6
Paying the loan	4	3.3	5	4.2	1	0.8	6	5.0	16	3.3
Starting the fishery work	-	-	2	1.7	-	-	-	-	2	0.4
Small business in the village	2	1.7	1	0.8	-	-	-	-	3	0.6
Dairy work	1	0.8	2	1.7	1	0.8	2	1.7	6	1.3

Contd...

Activities	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
No strategies about future	35	29.2	46	38.3	34	28.3	50	41.7	165	34.4
Improving house	3	2.5	1	0.8	2	1.7	4	3.3	10	2.1
Manage money for treatment of illness	1	0.8	-	-	1	0.8	-	-	2	0.4
Children in probation for business	-	-	1	0.8	2	1.7	2	1.7	5	1.0
No responses	16	13.3	13	10.8	15	12.5	8	6.7	52	10.8
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.2.9 Suggestions for Improvement of Living Condition

All the government officials, both at district and block levels, suggested for housing-related improvement of living condition of households. Half of the district officials suggested that housing-led benefited households should be linked with SGRY. One-third of these officials suggested that local credit market should be accessible for the poor households. Most of the BDOs suggested that local resource-based employment generation programmes should be prepared. Many of the suggestions are general like linking housing-led benefited households with poverty-alleviation programmes, micro-planning at village level, increased provision for health and education facilities, marking provision of housing based on credit, and not on cent per cent subsidy **(Table-4.44)**.

Table – 4.44
Suggestions for Improvement of Living Condition of Households
(As Suggested by Government Officials)

Suggestions	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Local resource based employment generation programmes should be launched	1	12.5	9	56.3	10	41.7
Benefited households should be linked with SGRY	4	50.0	7	43.8	11	45.8
Benefited households should be linked with poverty alleviation programmes	2	25.0	4	25.0	6	25.0
Micro-planning needed at village level	-	-	2	12.5	2	8.0
Health and education facilities should be increased	1	12.5	2	12.5	3	12.5
Benefited households should be linked with welfare schemes	-	-	3	18.8	3	12.5
Ensure employment for poor households	3	37.5	9	56.3	12	50.0
Local credit market should be accessible	3	37.5	3	18.8	6	25.0
Credit based house should be given, instead of cent per cent subsidy-based	1	12.5	2	12.5	3	12.5
No Response	1	12.5	-	-	1	4.2
Total	8	100.0	16	100.0	24	100.0

Source: Field Survey, 2004.

4.3 Housing Condition of Households and Performance of Rural Housing Programmes

Let us look at the housing condition and performance of rural housing programmes based on availability of land, extent of performance of housing programmes, existing condition of houses, basic facilities inside and outside the house, quality and durability of house, support provided by the government, actual cost of construction, problems and weaknesses of housing programmes, role of government functionaries, linkages with other development programmes as the major indictors. For this purpose, we have collected data

from beneficiary households, representatives of selected Gram Panchayats and government functionaries of the housing programmes at different levels.

4.3.1 Households under Housing Schemes

Of all the beneficiary households (480), 95.4 per cent got benefits under IAY, 2.5 per cent under PMGAY, 1.3 per cent under CCS; the other schemes (Machhua Awaas Yojana and Bunkar Awaas Yojana) covered only 0.8 per cent of the beneficiary households. Of all the beneficiary households by each region (120), west U.P. has all under IAY, while for Bundelkhand the coverage of households by IAY is 92.5 per cent, east U.P. 95.0 per cent, central U.P. 94.2 per cent. This, however, does not imply that west U.P. did not implement other housing schemes. It shows selection of households in the sample under IAY and other schemes; however, the fact remains that IAY came to be the most prominent among all existing schemes by coverage of households regionally and totally. We did not find any household beneficiary under CCS excepting in Bundelkhand, and we did not find any beneficiary under 'other schemes' in any region excepting east U.P. PMGAY is a rarely executed scheme for all the three regions, east and central U.P. and Bundelkhand where we found this scheme implemented **(Table-4.45)**.

Housing Condition and Performance of Rural Housing Schemes for Beneficiary Households

- About 14.0 per cent of the households own residential land area below 200 sq.guj.
- 38.0 per cent functionaries* reported that most of the houses are small relative to the requirement of the households by size. 33.3 per cent of them reported that basic facilities are not available in most of the constructed houses.
- 91.0 per cent of the beneficiary households constructed their houses, which are in use; 2.3 per cent constructed houses but are not in use, and 5.8 per cent are 'under construction' stage.
- The average construction areas respectively under IAY and PMGAY have been found to be 221.2 sq.ft. and 187.6 sq.ft. for beneficiary households. 64.2 per cent and 80.0 per cent houses constructed under IAY and PMGAY respectively are below the norms (20 sq.mt.).
- In the sample, 54.2 per cent of the houses are newly constructed and 35.2 per cent constructed after the demolition of old houses. Only 10.0 per cent upgradation cases are found in the sample.
- 94.2 per cent of the beneficiary households employed family laobur in construction of houses under schemes. 88.1 per cent of the households constructed their houses on private land owned by them in main habitat.
- 58.5 per cent of the households have been directly selected by the Gram Pradhan. Only about 30.0 per cent have been selected through the open meetings of Gram Sabha. As high as 71.7 per cent households have given bribes for their selection.
- Regarding reasons for exclusion of the more poor eligible households, 22.9 per cent of the beneficiary households reported that they did not get information about the schemes and 38.9 per cent reported that they could not give bribes for their selection.
- 29.2 per cent of the functionaries reported that the reservation for target group as the basis is bad.
- 88.5 per cent of the beneficiary households expressed satisfaction with their constructed houses.

Note: * Functionaries are BDOs, PDs, CDOs.

Table – 4.45
Beneficiary Households under Housing Schemes

Programmes	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
IAY	111	92.5	114	95.0	113	94.2	120	100.0	458	95.4
PMGAY	3	2.5	2	1.7	7	5.8	-	-	12	2.5
CCSRHP	6	5.0	-	-	-	-	-	-	6	1.3
Others*	-	-	4	3.3	-	-	-	-	4	0.8
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: * Machhua Awaas Yojana and Bunkar Awaas Yojana.
Source: Field survey, 2004.

We covered households who got benefits under different housing schemes during last five years (1999-2004). The coverage of households by immediate past is more, relative to those of the remote past, considered over these five years. The percentage of households

covered during last two years (2002-04) is 50.7 and during last three years (2001-04) 78.0. For east U.P. the coverage is for last four years only, that had no prior fixation while selecting the target and sample. Of the beneficiaries by each region, most come from the last year (2003-04) for east U.P. (43.3 per cent) and least for Bundelkhand (15.0 per cent), the percentages of beneficiaries calculated over respective region total. Considered over last two years (2002-2004), the percentage of households covered is 51.7, which is 56.6 for east U.P., 40.0 for central U.P., 54.2 for west U.P., and 51.7 for Bundelkhand. There are regional variations in year-wise selection of beneficiary households. For each year there are regional variations in selection of beneficiary households **(Table-4.46)**.

Table – 4.46
Coverage of Sample Beneficiary Households, 1999-2004
(All Housing Schemes)

Years	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
1999-2000	11	9.2	-	-	18	15.0	2	1.7	31	6.5
2000-2001	20	16.7	10	8.3	24	20.0	21	17.5	75	15.6
2001-2002	27	22.5	42	35.0	30	25.0	32	26.7	131	27.3
2002-2003	44	36.7	16	13.3	26	21.7	42	35.0	128	26.7
2003-2004	18	15.0	52	43.3	22	18.3	23	19.2	115	24.0
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

The beneficiary households under housing schemes are covered mostly by the BPL households, of which BPL SC/ST households cover 71.0 per cent and BPL non-SC/ST households cover 22.9 per cent. BPL households, thus, cover 93.9 per cent of all households. The rest (6.1 per cent) are covered by widows and unmarried women from SC/ST households, families and widows of defense personnel, physically handicapped individuals etc. There are regional variations in the BPL, by SC/ST and non-SC/ST, households who benefited under housing schemes. For example, as a percentage of regional total beneficiaries, BPL SC/ST households for Bundelkhand covered the most (75.8 per cent), followed by this category of households in central U.P. (73.3 per cent). Non-BPL SC/ST households got benefits most in west U.P. (26.7 per cent) followed by 25.0 per cent in east U.P. There are variations by categories of beneficiaries for each region **(Table-4.47)**.

Table – 4.47
Beneficiary Households by Economic and Social Categories

Categories	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
SC/ST Households, Leaded by Widows and Unmarried Women	8	6.7	3	2.5	-	-	2	1.7	13	2.7
BPL SC/ST Households	91	75.8	81	67.5	88	73.3	81	67.5	341	71.0
Families and Widows of Personnel from Defense Services/ Para-Military Force Killed in duty, Ex-Service man Para-Military Force	1	0.8	5	4.2	3	2.5	5	4.2	14	2.9
Physically Handicapped	1	0.8	-	-	-	-	-	-	1	0.2
Non-SC/ST BPL Households	19	15.8	30	25.0	29	24.2	32	26.7	110	22.9
Others	-	-	1	0.8	-	-	-	-	1	0.2
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.3.2 Selection of Households

As reported by the beneficiary households, as high as 54.4 per cent were selected by Panchayats (or Gram Sabhas), followed by 37.5 per cent selected by Gram Pradhan. There are, as reported, other selectors of beneficiaries also, like BDOs (3.8 per cent reporting), block staff (13.1 per cent), local prominent person (4.8 per cent), caste leader (5.8 per cent), relatives (1.5 per cent), and elected representatives (9.4 per cent). There are regional variations in percentages of households selected e.g., the highest percentage of selection by Gram Panchayats/Sabhas is most for central U.P. (60.8 per cent) and least for Bundelkhand (43.3 per cent). Selection by Gram Pradhan is most for Bundelkhand (47.5 per cent) and least for east U.P. (26.7 per cent). For each region there are variations in percentages of households reporting selection by selectors. For example, for east U.P. Block staff played a key role (19.2 per cent) in addition to Gram Panchayat and Gram Pradhan, which is least for central U.P. (6.7 per cent). BDOs played a significant role for Bundelkhand (5.8 per cent) and for central U.P. (5.0 per cent), which is not true for the other two regions. However, as reported, the selection for all the regions occurred mainly through Gram Panchayat/Sabha and Gram Pradhan **(Table-4.48)**.

Table – 4.48
Selection of Households by Different Persons/Bodies
(As Reported By Households)

Person/Body	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gram Panchayats/Sabha	52	43.3	67	55.8	73	60.8	69	57.5	261	54.4
Block Staff	18	15.0	23	19.2	8	6.7	14	11.7	63	13.1
Block Development Officers	7	5.8	3	2.5	6	5.0	2	1.7	18	3.8
Local Prominent Person	8	6.7	2	1.7	7	5.8	6	5.0	23	4.8
Caste Leader	1	0.8	9	7.5	11	9.2	7	5.8	28	5.8
Relatives	1	0.8	-	-	6	5.0	-	-	7	1.5
Gram Pradhan	57	47.5	32	26.7	44	36.7	47	39.2	180	37.5
Elected Representatives	7	5.8	18	15.0	3	2.5	17	14.2	45	9.4
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

i) Basis of Selection: As reported by 58.5 per cent of all beneficiary households, the selection of beneficiaries is done directly by Gram Pradhan. 29.6 per cent reported that the names are proposed in open meetings of Gram Sabha. The Gram Pradhans also play role of catalysts when they are approached by others (6.5 per cent), when they show 'patron-type' behaviour in selection (1.0 per cent). There are other bases of selection of beneficiaries like recommendation of Block officials, recommendation of local prominent persons, caste factors, bribes, and recommendation of peoples' representatives. The respondents reported multiple reasons as basis of selection.

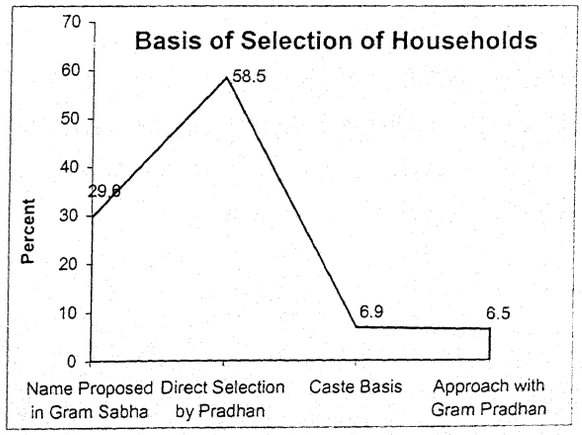


Fig. 4.11

There are regional variations in percentages of households reporting selection based on Gram Sabha meetings, from the lowest (4.2 per cent) for west U.P. and highest for Bundelkhand (40.0 per cent). The regional variation for selection directly by Gram Pradhan shows the highest for west U.P. (85.8 per cent) and lowest for Bundelkhand (40.8 per cent). Caste as a basis of selection of beneficiaries is reported to be a major factor for Bundelkhand (12.5 per cent) and a non-factor for west U.P. (0.8 per cent). Bribes is a major factor for west U.P. (26.7 per cent), followed by that for east U.P. (10.8 per cent). Within each region, the weightage of each factor varies. For example, for Bundelkhand, the major factors are selection in open Gram Sabha meetings, selection directly by Gram Pradhan, and selection by caste. For west U.P., these factors are direct selection by Gram Pradhan and bribes **(Table-4.49)**.

Table – 4.49
Basis of Selection of Households as Beneficiaries
(As Reported by Beneficiary Households)

Basis	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Name Proposed in Open Meetings of Gram Sabha	48	40.0	45	37.5	44	36.7	5	4.2	142	29.6
Direct Selection by Pradhan	49	40.8	61	50.8	68	56.7	103	85.8	281	58.5
Recommendations of Local Prominent Persons	3	2.5	1	0.8	3	2.5	4	3.3	11	2.3
Recommendation of Block Officials	7	5.8	8	6.7	5	4.2	2	1.7	22	4.6
Caste Basis	15	12.5	8	6.7	9	7.5	1	0.8	33	6.9
Personal Approach with Gram Pradhan	6	5.0	10	8.3	8	6.7	7	5.8	31	6.5
Bribes	8	6.7	13	10.8	9	7.5	32	26.7	32	6.7
Mercy of Gram Pradhan	2	1.7	-	-	2	1.7	1	0.8	5	1.0
Recommendations of Public Representatives	3	2.5	3	2.5	-	-	9	7.5	15	3.1
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

Of all the beneficiary households, as high as 90.4 per cent reported that the selectors were unbiased in selection of beneficiaries. Only 8.5 per cent reported that the selectors were biased, and only 1.1 per cent reported presence of 'pressure'. There are regional variations in this response. For example, for Bundelkhand, 96.7 per cent reported 'unbiased' approach by selectors, biased selection reportedly happened more for west U.P. For each region and across regions, there are variations in perceptions from households by caste categories. As opposed to households from general castes reporting low 'unbiased' selection (72.3 per cent), most of the SCs (90.1 per cent) and OBCs (91.9 per cent) and minorities (96.9 per cent) reported unbiased selection. The SCs reporting unbiased selection for Bundelkhand (96.0 per cent) is much higher than the SCs in west U.P. (77.1 per cent reporting unbiased selection). The general caste reporting unbiased selection is only 50.0 per cent for west U.P. **(Table-4.50)**.

Table – 4.50
Selection Procedure of Beneficiary Households
(Perception of Beneficiary Households)

Households by Castes	Selection	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	Unbiased	95	96.0	86	93.5	82	92.1	64	77.1	327	90.1
	Biased	3	3.0	5	5.4	7	7.9	18	21.7	33	9.1
	Pressure	1	1.0	1	1.1	-	-	1	1.2	3	0.8
	Total	99	100.0	92	100.0	89	100.0	83	100.0	363	100.0
OBC	Unbiased	18	100.0	23	92.0	5	83.3	22	88.0	68	91.9
	Biased	-	-	2	8.0	1	16.7	3	12.0	6	8.1
	Total	18	100.0	25	100.0	6	100.0	25	100.0	74	100.0
General	Unbiased	3	100.0	-	-	3	75.0	2	50.0	8	72.3
	Biased	-	-	-	-	-	-	1	25.0	1	9.1
	Pressure	-	-	-	-	1	25.0	1	25.0	2	18.2
	Total	3	100.0	-	-	4	100.0	4	100.0	11	100.0
Minority	Unbiased	-	-	3	100.0	21	100.0	7	87.5	31	96.9
	Biased	-	-	-	-	-	-	1	12.5	1	3.1
	Total	-	-	3	100.0	21	100.0	8	100.0	32	100.0
Total	Unbiased	116	96.7	112	93.3	111	92.5	95	79.2	434	90.4
	Biased	3	2.5	7	5.8	8	6.7	23	19.2	41	8.5
	Pressure	1	0.8	1	0.8	1	0.8	2	1.7	5	1.1
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

ii) Problems in Selection of Households: 9.6 per cent of the beneficiary households reported multiple problems in selection. Of these households, as high as 71.7 per cent reported to have received benefits (by selection) after bribing. As high as 23.9 per cent reportedly accused Gram Pradhan of selecting households 'close' to him. The selection is often done by personal connections. Often poor households have been left out. Sometimes the beneficiaries failed to get all the installments. There are regional variations in these percentages. However, bribing is a major factor for selection of households as beneficiaries for all regions, excepting Bundelkhand **(Table-4.51)**.

Table – 4.51
Problems in Selection of Households as Beneficiaries
(Problems as Reported)

Problems	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Getting benefit by approach	2	50.0	-	-	-	-	1	4.0	3	6.5
Getting benefit by bribe	1	25.0	5	62.5	7	77.8	20	80.0	33	71.7
Most poor households not benefited	2	50.0	-	-	-	-	1	4.0	3	6.5
Gram Pradhan providing benefit to his close persons	1	25.0	2	25.0	4	44.4	2	8.0	11	23.9
Installments not provided	1	25.0	3	37.5	-	-	3	12.0	7	15.2
Installment not received till the date of survey	-	-	-	-	-	-	1	4.0	1	2.2
Total	4	100.0	08	100.0	09	100.0	25	100.0	46	100.0

Source: Field survey, 2004.

iii) Reasons for Exclusion of More Poor Households: Of all the beneficiary households, 27.29 per cent cited the reasons why the poorer of the poor had not been selected as beneficiaries. As high as 54.6 per cent of all beneficiary households reported that 'poorer' eligible households did not exist while the 'poor' beneficiaries were selected. Of those who reported exclusion of poorer households as beneficiaries, as high as 38.9 per cent reported that the poorer households got excluded because they could not pay bribes; another

28.2 per cent reported that Gram Pradhan avoided these poorer people; 22.9 per cent reported that the poorer section could not get information about the schemes; the households reported many other reasons, e.g., names not proposed in Gram Sabha meetings (16.8 per cent), opposition from local prominent persons (10.7 per cent), poorer persons not satisfying eligibility norms (16.0 per cent), application not submitted in time (4.6 per cent), poorer people could not complete procedural formalities (6.9 per cent). Some mentioned more than one reason for exclusion of poorer households.

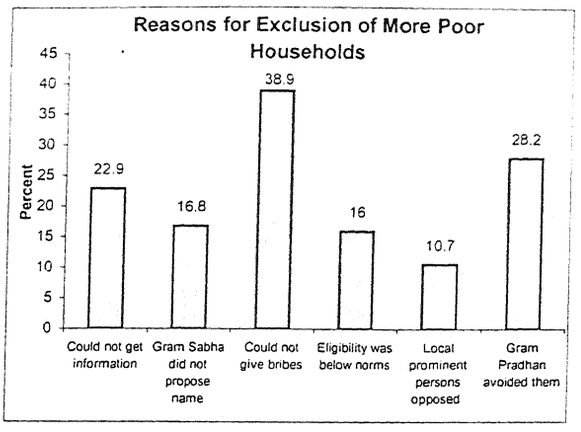


Fig. 4.12

There are regional variations for the reasons mentioned by the beneficiary households. For example, for Bundelkhand the major reasons are non-information (37.5 per cent), name not proposed in Gram Sabha (32.5 per cent) and 'non-giving bribes' (27.5 per cent). For west U.P., 'incapacity to pay bribes' is the major reason for exclusion (63.0 per cent). For central U.P., the major reasons are incapacity to pay bribes (42.4 per cent), households avoided by Gram Pradhan (39.4 per cent). For east U.P., the reasons mentioned mainly include 'Gram Pradhan avoiding the poorer households' (32.3 per cent) and 'incapacity to pay bribes' (29.0 per cent). As opined by the beneficiary households, the reason cited most is that poorer households did not exist, that is, by implication, the selected beneficiary households were at the bottom of economic ladder. Ignorance is a countable problem in reporting, which is 26.7 per cent of the households in west U.P., 18.3 per cent in Bundelkhand, 15.0 per cent in central U.P., and 12.5 per cent in east U.P. **(Table-4.52)**.

Table – 4.52
Reasons for Exclusion of Existing 'More Poor' Eligible Households

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Could not get information	15	37.5	6	19.4	6	18.2	3	11.1	30	22.9
Gram Sabha did not propose name	13	32.5	6	19.4	1	3.0	2	7.4	22	16.8
Timely application not given	3	7.5	-	-	1	3.0	2	7.4	6	4.6
Could not complete formalities	3	7.5	2	6.4	3	9.1	1	3.7	9	6.9
Could not give bribes	11	27.5	9	29.0	14	42.4	17	63.0	51	38.9
Eligibility was below norms	4	10.0	7	22.6	5	15.2	5	18.5	21	16.0
Local prominent persons opposed	5	12.5	5	15.1	3	9.1	1	3.7	14	10.7
Gram Pradhan avoided them	11	27.5	10	32.3	13	39.4	3	11.1	37	28.2
No response	2	5.0	-	-	-	-	-	-	2	1.5
Total respondents reported	40	100.0	31	100.0	33	100.0	27	100.0	131	100.0
More poor eligible HHs. did not exist	58	48.3	74	61.7	69	57.5	61	50.0	262	54.6
Ignorance	22	18.3	15	12.5	18	15.0	32	26.7	87	18.1
Total Sample	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: The percentage of reasons calculated on total respondents reported for existence of more poor households in the village.
Source: Field survey, 2004.

4.3.3 Types of Housing Problems

All the district and block officials pointed out problems related to types of housing schemes. Most of the BDOs (56.3 per cent) reported that Gram Panchayats did not select eligible households. This has not been reported by district officials. Both the district and block officials reported that 'basic facilities are not available in constructed houses'; 'very poor quality of constructed houses' is reported by BDOs, and not by district officials. 'Constructed houses not safe' has been reported by the BDOs and not by district officials. The reported problems, thus, vary between district officials and block officials **(Table-4.53)**.

Table – 4.53
Types of Housing Problems (Reported by the Functionaries)

Problems	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Needed more target houses in the district	3	37.5	5	31.3	8	33.3
More eligible households under the Non SC/ST category	1	12.5	3	18.8	4	16.7
The eligible households are missing due to 60:40 ratio of reservation	2	25.0	2	12.5	4	16.7
The Gram Panchayats did not select real eligible households	-	-	9	56.3	9	37.5
Most houses are small as per requirement of households by size	2	25.0	7	43.8	9	37.5
The basic facilities not available in most of the houses	2	25.0	6	37.5	8	33.3
The quality of houses are very poor	-	-	3	18.8	3	12.5
Housing condition is not good for all seasons	1	12.5	4	25.0	5	20.8
Most of the houses are not safe	-	-	4	25.0	4	16.7
No Response	1	12.5	-	-	1	4.2
Total	8	100.0	16	100.0	24	100.0

Source: Interview, 2004.

4.3.4 Availability of Land for Housing

The distribution of residential land area of beneficiary households shows that 42.1 per cent have an area between 400 and 600 square 'guj' and another 33.3 per cent have an area between 200 and 400 square 'guj'. Thus, 75.4 per cent of the beneficiary households have residential land area between 200 and 600 square 'guj'. There are regional variations in this distribution. 81.7 per cent of the beneficiary households in Bundelkhand have residential land area between 200 and 600 sq. 'guj, which is 78.2 per cent for east U.P., 63.3 per cent for central U.P., and 78.3 per cent for west U.P. Residential area above 600 sq. guj covers 11.6 per cent households in Bundelkhand, 11.7 per cent in east U.P., 16.7 per cent in central U.P., and 1.7 per cent in west U.P. In west U.P., there is reportedly no beneficiary household with reported residential area below 100 sq. guj and above 1000 sq. guj. There is reportedly no beneficiary household in east U.P. with residential area less than 100 sq. guj. Beneficiary households having residential land area below 100 sq. guj is very negligible (0.6 per cent), and that above 1000 sq. guj is negligible (3.1 per cent) **(Table–4.54)**.

Table – 4.54
Residential Land Area of Beneficiary Households

Residential Land Area (In Sq. Guj)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 100	1	0.8	-	-	2	1.7	-	-	3	0.6
100 to 200	7	5.8	12	10.0	22	18.3	24	20.0	65	13.5
200 to 400	38	31.7	49	40.8	31	25.8	42	35.0	160	33.3
400 to 600	60	50.0	45	37.5	45	37.5	52	43.3	202	42.1
600 to 1000	7	5.8	11	9.2	15	12.5	2	1.7	35	7.3
Above 1000	7	5.8	3	2.5	5	4.2	-	-	15	3.1
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: * One guj is a little less than one meter.
Source: Field survey, 2004.

The mean area of residential units under housing schemes for all regions is 219.7 sq.ft., varying over the range 201.2 to 244.5 sq.ft., with maximum mean area for west U.P. and minimum mean area for central U.P. The standard deviation in distribution of residential area for houses under housing scheme is 96.2, which varies for regions with lowest for central U.P. and highest for west U.P. The mean varies for caste categories for each region and over regions. For example, for Bundelkhand it varies from 57.7 at the minimum for OBCs to highest for general castes at 221.9. Considered over SCs, the standard deviation varies from 45.6 for central U.P. at the minimum to 162.3 for west U.P.

The mean area of residential units for houses 'not-under-housing schemes' for all regions is 138.2 sq.ft. varying over the range (265.6 – 126.8) sq.ft. with maximum mean area for Bundelkhand and minimum mean area for western U.P. The standard deviation varies over regions with maximum at 305.7 for east U.P. and minimum at 45.3 for west U.P. For Bundelkhand the standard deviation varies from 30.6 at the minimum for general castes to 204.6 for SCs at the maximum. Similarly, the distribution has its variability over regions and by castes. The combined mean for distribution of residential units, under scheme and non-scheme, is 357.9 sq.ft. and standard deviation 211.5. There are variations in these measures by region and caste categories **(Table-4.55)**.

Table – 4.55
Average Residential Area Per Household Constructed under Scheme and Non-Scheme (By Caste and Region)

(in sq.ft.)

Constructed Area Under	Regions	SC		OBC		General		Minority		Total	
		Mean	St. Dev.	Mean	St. Dev.	Mean	St. Dev.	Mean	St. Dev.	Mean	St. Dev.
Housing Scheme	Bundelkhand	243.5	79.1	204.6	57.7	368.0	221.9	-	-	240.7	84.1
	Eastern	205.3	78.9	191.2	43.2	-	-	161.3	47.7	201.3	72.5
	Central	202.1	45.6	198.3	73.3	205.0	10.0	197.6	42.7	201.2	45.5
	Western	251.7	162.3	212.8	54.7	273.3	90.2	259.4	72.2	244.5	139.9
	Total	223.7	102.5	199.7	57.8	249.5	151.3	209.6	58.8	219.7	96.2
Non-Housing Scheme	Bundelkhand	272.2	204.6	240.4	151.17	193.3	30.6	-	-	265.6	195.3
	Eastern	192.1	305.7	147.3	57.7	-	-	170.0	98.9	182.4	269.82
	Central	204.4	159.6	217.5	126.1	240.0	144.2	134.8	49.6	196.3	147.8
	Western	131.8	45.3	97.6	31.8	240.0	0	135.0	21.2	126.8	46.5
	Total	150.9	203.8	103.5	123.1	140.0	130.5	73.8	79.5	138.2	187.2
Total	Bundelkhand	493.6	226.4	404.9	205.0	561.3	245.0	-	-	482.0	224.6
	Eastern	319.9	279.4	271.9	105.3	-	-	274.7	163.1	308.8	250.6
	Central	367.4	169.2	343.3	167.6	385.0	161.1	281.0	90.9	351.7	159.7
	Western	301.0	156.7	251.8	62.6	265.0	75.5	293.1	70.9	289.0	136.3
	Total	374.6	227.8	303.3	143.6	389.5	191.2	283.4	90.7	357.9	211.5

Source: Field survey, 2004.

The per capita constructed area under 'housing scheme' is 38.47 sq.ft., which is 219.66 per household. The per capita constructed area 'not-under-any-housing scheme' is 24.20 sq.ft., which is 138.21 sq. ft. per household. Thus, total constructed area per capita comes to be 62.67 sq. ft. and 257.87 sq. ft. per household. Residential area per capita comes to be 42.71 sq. guj and that per household is 243.89 sq. guj. There are regional variations over social (caste) categories in all these estimated residential-cum-construction living spaces **(Appendix-A, Table-10)**.

4.3.5 Extent of Performance of Rural Housing Programmes

The current use of the houses sanctioned and meant for construction under housing schemes show that 91.0 per cent have been fully constructed and are in use; 5.8 per cent are under construction; 2.3 per cent of the houses have been constructed but are not in use because of migration of the beneficiary households. Only 0.6 per cent of the beneficiary households did not receive the aid, while 0.2 per cent of the beneficiary households have sold their houses constructed even before use by the beneficiaries, the reason being lack of basic facilities in the house. Of all the beneficiary households, we found only one household in west U.P. who sold the constructed house. There are regional variations in these categories, for example, for east and central U.P., the cases of houses 'under construction' is most, while houses 'completed but not in use' is more in east U.P. relative to those for other regions. However, what we find is the fact that residential houses either have been completed and in use, or these are under construction. The other categories by current use-status of houses sanctioned are insignificant **(Table-4.56)**.

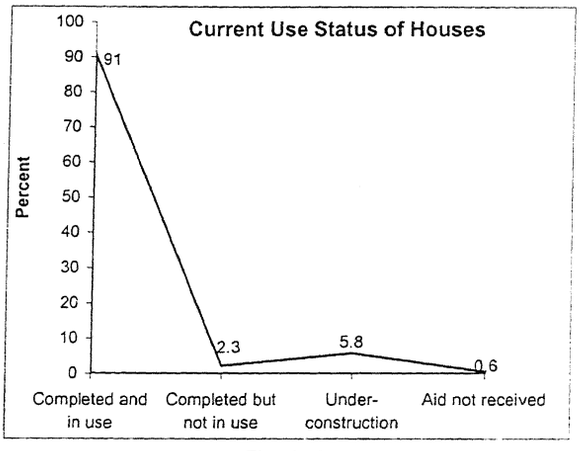


Fig. 4.13

Table – 4.56
Current Use-Status of Houses of Beneficiary Households

Current Status	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Completed and in use	114	95.0	100	83.3	107	89.2	116	96.8	437	91.0
Completed but not in use *	1	0.8	5	4.2	4	3.3	1	0.8	11	2.3
Under-construction	5	4.2	13	10.8	9	7.5	1	0.8	28	5.8
Aid not received	-	-	2	1.7	-	-	1	0.8	3	0.6
House sold **	-	-	-	-	-	-	1	0.8	1	0.2
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: * There houses are not used by beneficiaries due to lack of basic facilities.
** Due to migration of households.
Source: Field survey, 2004.

4.3.5.1 Reasons for Houses Remaining 'Under Construction'

Of those beneficiary households who reported that their houses were 'under-construction' (not completed), the reasons shown are different. Most of them reported 'late payment of installments' (53.6 per cent). 35.7 per cent households reported non-receipt of subsequent installment; 35.7 per cent households reported inadequate residue money after payment of bribe. For 3.6 per cent, non-completion is because of monsoon; for 3.6 per cent it is non-completion of roof. For 14.3 per cent, the money had been spent on other needs. There are multiple reasons cited by respondents. There are regional variations in the responses. For example, for west U.P. there is only one household who could not construct roof (non-completion of house) since he did not receive subsequent installment. 'Rainy season' as a reason for non-completion has been cited by only one household in east U.P. and in no other region. Late payment of installments is a major reason in east U.P. (84.6 per cent); aid not received is a major reason for Bundelkhand; inadequate residue money after giving bribe is a major reason for central U.P. **(Table-4.57)**.

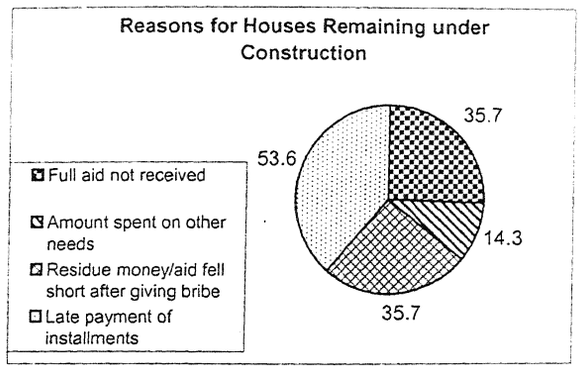


Fig. 4.14

Table – 4.57
Reasons for Houses Remaining 'Under-Construction' of Beneficiary Households

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Full aid not received	3	60.0	4	30.8	2	22.2	1	100.0	10	35.7
Amount spent on other needs	1	20.0	2	15.4	1	11.1	-	-	4	14.3
Residue money/aid fell short after giving bribe	1	20.0	5	38.5	4	44.4	-	-	10	35.7
Late payment of installments	1	20.0	11	84.6	3	33.3	-	-	15	53.6
Rainy season	-	-	1	7.7	-	-	-	-	1	3.6
Roof not completed	-	-	-	-	-	-	1	100.0	1	3.6
Total	5	100.0	13	100.0	9	100.0	1	100.0	28	100.0

Source: Field survey, 2004.

4.3.5.2 Constructed Area under Housing Schemes

The average construction area per house is 221.2 sq.ft. under IAY. The average construction area under IAY varies over regions, from 203.1 sq.ft. at the minimum for central U.P. to 244.5 sq.ft. at the maximum for west U.P. The average area under PMGAY is 187.6 sq.ft., which varies from 170.9 sq.ft. for central U.P. to 389.3 sq.ft. for Bundelkhand. For all schemes taken together, the average area varies from 201.2 sq.ft. for central U.P. to 244.5 sq.ft. for west U.P. There is no CCS in our sample in all the three regions, east, west, and central U.P. It is there in Bundelkhand only. For west U.P. we have houses only under IAY in the sample. The range of variation in estimated construction area for IAY is 41.4 sq.ft., which is 218.4 sq.ft. for PMGAY **(Table-4.58)**.

Table – 4.58
Average Construction Area (per house) under Housing Schemes

(in sq.ft.)

Schemes	Bundelkhand	Eastern	Central	Western	Total
IAY	233.3	203.7	203.1	244.5	221.2
PMGAY	389.3	190.0	170.9	-	187.6
CCSRHP	304.3	-	-	-	76.1
Others	-	192.5	-	-	48.1
All Schemes	240.7	201.3	201.2	244.5	221.9

Source: Field survey, 2004.

4.3.5.3 Construction of Houses under Housing Schemes

Of the total houses constructed by/for the beneficiary households under IAY, 64.2 per cent reported to have residential area below norm and 24.9 per cent above norm. Only in case of 10.9 per cent houses, the area is as per norms. IAY is the major scheme under housing. Of the total houses constructed under PMGAY, 80.0 per cent is below norm and 20.0 per cent is above norm. There are regional variations in the percentages of households reporting residential area by size following norm, below norm, and above norm. For as high as 75.8 per cent of the houses constructed under IAY, it is below norm in east U.P., which is 73.3 per cent for central U.P., 58.5 per cent for west U.P. and 50.5 per cent for Bundelkhand. Above norm cases are rare for east U.P. (9.1 per cent) and most for Bundelkhand (38.3 per cent). Of all the houses constructed under IAY, 27.5 per cent is for west U.P., 24.94 per cent for Bundelkhand, 24.47 per cent for central U.P., and 23.07 per cent for east U.P. For PMGAY, both the houses constructed in east U.P. are below norm. 83.3 per cent of all the houses under PMGAY in central U.P. (6) are below norm. Of the two houses constructed under PMGAY in Bundelkhand, one is below norm, the other is above norm **(Table-4.59)**.

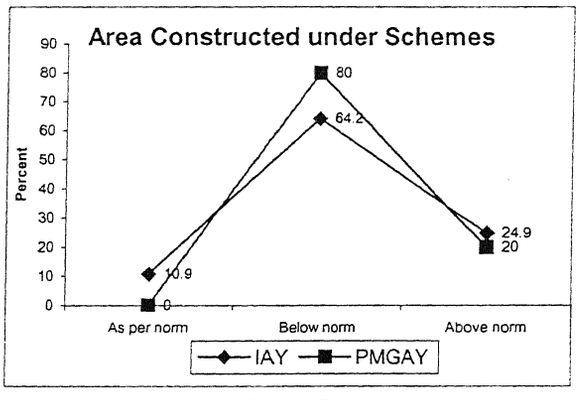


Fig. 4.15

Table – 4.59
Residential Area of Completed Houses under Housing Schemes (As Estimated)

Schemes	Area Under	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
IAY	As Per Norm	12	11.2	15	15.2	10	9.5	10	8.5	47	10.9
	Below Norm	54	50.5	75	75.8	77	73.3	69	58.5	275	64.2
	Above Norm	41	38.3	9	9.1	18	17.1	39	33.0	107	24.9
	Total	107	100.0	99	100.0	105	100.0	118	100.0	429	100.0
PMGAY	Below Norm	1	50.0	2	100.0	5	83.3	-	-	8	80.0
	Above Norm	1	50.0	-	-	1	16.7	-	-	2	20.0
	Total	2	100.0	2	100.0	6	100.0	-	-	10	100.0

Note: 29 IAY and 2 PMGAY houses were either under construction or they did not receive the aid.
Source: Field survey, 2004.

4.3.5.4 Types of Constructed Houses

As reported by the beneficiary households, 54.2 per cent of the houses have been newly constructed and 35.2 per cent of the houses have been constructed after demolition of old house. In case of 10.0 per cent of the households, it is upgradation of the existing residential unit. Only in 0.6 per cent of the cases, the houses could not be constructed or the construction work could not be completed. There are regional variations in houses 'newly constructed', for example, for central U.P. it is 70.8 per cent at the highest and 30.8 per cent at the lowest for west U.P. The 'construction after demolition of old house' is highest for west U.P. (55.8 per cent) and lowest for central U.P. (15.8 per cent). The cases where the housing construction work could not be constructed happened in east U.P. (1.7 per cent of total selected in east U.P.) and in west U.P. (0.8 per cent of total selected in west U.P.) **(Table-4.60)**.

Table – 4.60
Types of Constructed Houses of Beneficiary Households

Types	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Newly constructed	70	58.3	68	56.7	85	70.8	37	30.8	260	54.2
After demolition of old house	41	34.2	42	35.0	19	15.8	67	55.8	169	35.2
Upgradation of house	9	7.5	8	6.7	16	13.3	15	12.5	48	10.0
Not constructed *	-	-	2	1.7	-	-	1	0.8	3	0.6
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: * Due to installment not received.
Source: Field survey, 2004.

4.3.5.5 Use of Facilities under Housing Schemes

As reported by 87.5 per cent of the government functionaries, houses constructed under schemes are used by cent per cent of the beneficiaries. 12.5 per cent of functionaries did not respond on the question on use of constructed houses. The non-respondents are from district level (PDs and CDOs). The extent of information that the functionaries keep regarding use of smokeless stove can be understood from the variations in their responses. 20.8 per cent of the functionaries reported that the stoves are used by less than 25.0 per cent of the beneficiaries. 29.2 per cent reported that 25.0 to 50.0 per cent of the beneficiaries use their stove. 16.7 per cent reported that 50.0 to 75.0 per cent use this stove. 16.7 per cent reported that above 75.0 per cent of the beneficiaries use this stove. 16.7 per cent of the functionaries did not respond **(Table-4.61)**.

Table – 4.61
Use of Facilities under Housing Programmes
(Perception of Functionaries)

Facilities	Usage (in %)	Level of Respondents					
		District		Block		Total	
		No.	%	No.	%	No.	%
Construction of Houses	Up to 100	5	62.5	16	100.0	21	87.5
	Non-Response	3	37.5	-	-	3	12.5
Smokeless Stoves	Below 25	1	12.5	4	25.0	5	20.8
	25-50	-	-	7	43.8	7	29.2
	50-75	2	25.0	2	12.5	4	16.7
	Above 75	2	25.0	2	12.5	4	16.7
	Non-Response	3	37.5	1	6.2	4	16.7

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Facilities	Usage (in %)	Level of Respondents					
		District		Block		Total	
		No.	%	No.	%	No.	%
Toilets	Below 25	-	-	1	6.2	1	4.2
	25-50	-	-	3	18.8	3	12.5
	50-75	-	-	5	31.2	5	20.8
	Above 75	5	62.5	7	43.8	12	50.0
	Non-Responses	3	37.5	-	-	3	12.5
Safe Drinking Water	25-50	-	-	1	6.2	1	4.2
	50-75	-	-	-	-	-	-
	75-100	4	50.0	14	87.5	18	75.0
	Non-Response	4	50.0	1	6.2	5	20.8
Total Respondents		8	100.0	16	100.0	24	100.0

Source: Field Survey, 2004.

Of all government functionaries (24), 83.33 per cent responded on the extent of success in provisions of toilets and smokeless stoves, as components of housing. Of the district level sample functionaries (8), five responded on each of toilets and stoves. Of 16 block level functionaries, 15 responded on smokeless stoves and all responded on toilets. As reported by district officials (PDs and CDOs), success rate (rate of use) of toilets is good (60.0 per cent reporting). One-fifth of the district officials reported good use of toilets. Smokeless stoves are used in varying degrees by households, as reported by 60.0 per cent of block level officials (BDOs). 40.0 per cent of the BDOs reported that the provision for smokeless stoves has not succeeded at all **(Table-4.62)**.

Table – 4.62
Provisions for Toilets and Smokeless Stoves under Housing Schemes
(As Reported by Functionaries)

Facilities	Success Level (in use)	Level of Respondents					
		District		Block		Total	
		No.	%	No.	%	No.	%
Toilets	Good	3	60.0	4	25.0	7	33.3
	General	1	20.0	8	50.0	9	42.9
	Low	1	20.0	4	25.0	5	21.8
	Total	5	100.0	16	100.0	21	100.0
Smokeless Stoves	Good	1	20.0	2	13.3	3	15.0
	General	1	20.0	2	13.3	3	15.0
	Low	3	60.0	5	33.4	8	40.0
	Nothing	-	-	6	40.0	6	30.0
	Total	5	100.0	15	100.0	20	100.0

Source: Interview, 2004.

4.3.5.6 Reasons for Failure of Toilet Component under Housing Schemes

Of all the government functionaries (24), 54.16 per cent mentioned the reasons for failure of toilet component under housing schemes. Only half of the district level officials out of those approached responded on failure of toilet component under housing schemes. 56.25 per cent of the BDOs responded on the failure of toilet component under housing schemes. Thus, the government response was poor on the question. Traditional habit of households (against constructed toilet at home) is reported by half of the district level functionaries and 66.7 per cent of block level functionaries. Small budget is cited by half of the district officials, which is 44.4 per cent for block level.

'Quality of constructed toilets' is cited by 66.7 per cent of the BDOs (against use of toilets), which is not mentioned by district level officials. Inadequate availability of water for

toilet purposes, lack of land for toilet construction in residential area, lack of awareness, non-availability of sweepers etc. are mentioned as reasons for failure of toilet component of housing schemes. All these are mentioned by BDOs to a higher extent, so that, over all the reasons mentioned for failure of toilet component under housing schemes look significant **(Table-4.63)**.

Table – 4.63
Reasons for Failure of Toilet Component under Housing Schemes (As Reported by Functionaries)

Reasons	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Traditional habit	2	50.0	6	66.7	8	61.5
Inadequate availability of water	1	25.0	4	44.4	5	38.5
Quality of toilets not good	-	-	6	66.7	6	46.2
Lack of land in residential area	1	25.0	2	22.2	3	23.1
Small Budget	2	50.0	4	44.4	6	46.2
Lack of awareness	1	25.0	4	44.4	5	38.5
Non-availability of sweepers	1	25.0	2	22.2	3	23.1
Total Respondents	4	100.0	9	100.0	13	100.0

Source: Field Survey, 2004.

Half of the district level officials and 68.75 per cent of block level officials mentioned reasons for failure of smokeless stove component under housing programmes. Most of the district level officials (75.0 per cent) mentioned lack of awareness as the reason behind failure of stove component. Half of the district officials who responded mentioned 'small size of stove' and 'easily available local fuel' as the reasons behind failure of stove component. Lack of awareness is mentioned by very few (27.3 per cent) BDOs. Most of the BDOs mentioned 'easy availability of local fuel' (63.6 per cent), and 'easy use of traditional stove' (72.7 per cent). Overall the major reasons behind failure of smokeless stove component under housing schemes are 'easy availability of local fuel', and 'easy use of traditional stove' **(Table-4.64)**.

Table – 4.64
Reasons for Failure of Smokeless Stove Component under Housing Programmes

Reasons	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
The size of stove is small	2	50.0	6	54.5	8	53.3
Quality of stove not good	1	25.0	5	45.5	6	40.0
Lack of awareness	3	75.0	3	27.3	6	40.0
Other local fuel easily available in the village	2	50.0	7	63.6	9	60.0
Lack of space in the house	1	25.0	3	27.3	4	26.7
Use of traditional stove is easy	1	25.0	8	72.7	9	60.0
Fixation and repairing problems	0	0	2	18.2	2	13.3
Not useful for big size households	1	25.0	3	27.3	4	26.7
Total	4	100.0	11	100.0	15	100.0

Source: Interview, 2004.

4.3.5.7 Participation of Beneficiary Households in Construction of Houses

Of all the beneficiary households, 94.2 per cent have houses self-constructed. There are regional variations in self-construction, e.g., it was 100.0 per cent for each of east and west U.P. and 99.2 per cent for Bundelkhand. For central U.P., 12.5 per cent of the

beneficiary households provided only family labour, so that the percentages of self-construction came to be 80.0 per cent, lesser than that for all other regions. Only in 0.4 per cent of the cases, there was non-participation **(Table4.65)**.

Table – 4.65
Participation of Beneficiary Households in Construction of Houses

Participation	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Self-constructed	119	99.2	118	100.0	96	80.0	119	100.0	452	94.2
Provided only family labour	-	-	-	-	15	12.5	-	-	15	3.1
Provided family labour and looked after the Construction work	-	-	-	-	8	6.7	-	-	8	1.7
No Participation	1	0.8	-	-	1	0.8	-	-	2	0.4
Total	120	100.0	118	100.0	120	100.0	119	100.0	477	100.0

Note: * 2 in eastern and 1 household in western U.P. could not receive aid and construction of 24 houses have been done by Gram Panchayats.
Source: Field survey, 2004.

4.3.5.8 Ownership of Houses

Of all the beneficiary households, the reporting on ownership over houses confirmed gender protection. As high as 68.8 per cent of the households reported that the wife of the head of the household owned the house constructed under schemes. 27.3 per cent of the households reported ownership of houses only by the head (male) of the household. By 'ownership' we mean 'in whose name' the house has been sanctioned and constructed under the scheme. Thus, it is either wife or husband who owns the house as reported by 96.1 per cent of the beneficiary households. Only 3.9 per cent of the households reported ownership by other members of the household, or joint ownership by the spouse. There are regional variations in this ownership pattern. For example, Bundelkhand shows highest percentage of ownership by wife of the head of the household (85.8 per cent) and central U.P. shows it least (46.7 per cent). Ownership by only head (male) of the household is most for central U.P. (50.8 per cent) and least for Bundelkhand (3.3 per cent) **(Table-4.66)**.

Table – 4.66
Ownership of Houses under Housing Schemes
(All Housing Schemes)

Ownership of Houses	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Wife of Head of household	103	85.8	72	60.0	56	46.7	99	82.5	330	68.8
Both (Wife and Husband)	1	0.8	-	-	1	0.8	-	-	2	0.4
Only Head of the household.	4	3.3	45	37.5	61	50.8	21	17.5	131	27.3
Other Male Member of household	3	2.5	3	2.5	2	1.7	-	-	8	1.7
Other Female Member of household	9	7.5	-	-	-	-	-	-	9	1.9
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.3.5.9 Location of Houses

Most of the beneficiary households (88.1 per cent) have constructed houses on private land owned by them located in the main habitat. For 5.8 per cent of the households, houses under schemes are constructed on private land owned outside the main habitat. Only 6.1 per cent of the beneficiary households constructed houses on land provided by Gram

Sabha either in the main habitat or outside the main habitat. There are regional variations in the percentage of households by location of the constructed houses. For west U.P., 98.3 per cent of the constructed houses are on private land owned by the beneficiary in the main habitat. This category by percentages are 92.5 for Bundelkhand, 82.5 per cent for central U.P., and 79.2 per cent for east U.P. There is no Gram Sabha land leased out in west U.P. for locating construction of houses under Government Schemes **(Table-4.67)**.

Table – 4.67
Location of Constructed Houses of Beneficiary Households

Location	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Own private land in main habitat	111	92.5	95	79.2	99	82.5	118	98.3	423	88.1
Own private land outside main habitat	2	1.7	17	14.2	7	5.8	2	1.7	28	5.8
Lease land given by Gram Sabha in main habitat	6	5.0	6	5.0	9	7.5	-	-	21	4.4
Lease land given by Gram Sabha outside main habitat	1	0.8	2	1.7	5	4.2	-	-	8	1.7
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: 28 houses were under-construction and three did not receive their installment but proposed land was available.
Source: Field survey, 2004.

4.3.5.10 Strategies for Execution of Housing Schemes by Functionaries

The government officials focused on the strategies and processes for execution of housing schemes. These include 'reservation for target groups' reported good (54.2 per cent), eligibility norms for beneficiary households reporting good (62.5 per cent), eligibility category (like SC/ST, handicapped, relatives of ex-military etc.) for beneficiary reporting good (62.5 per cent), duration for construction of house reporting good (70.8 per cent). Lesser percentage of officials reported some norms as good like 'fixation of target for districts' (41.7 per cent), selection process of beneficiary households (45.8 per cent). Recovery status in case of non-construction of house is generally considered bad (58.3 per cent reporting). The strategies and processes reported as 'good' overall change when considered over districts and blocks separately **(Table-4.68)**.

Table – 4.68
Strategies for Execution of Housing Schemes
(As Reported by Functionaries)

Strategies/ Processes	Level of Respondents																	
	District*						Block*						Total*					
	Good		Bad		NR		Good		Bad		NR		Good		Bad		NR	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Reservation for target groups	2	25.0	4	50.0	2	25.0	11	68.8	3	18.8	2	12.5	13	54.2	7	29.2	4	16.7
Eligibility norms for beneficiary	3	37.5	2	25.0	3	37.5	12	75.0	2	12.5	2	12.5	15	62.5	4	16.7	5	20.8
Eligibility category for beneficiary	2	25.0	3	37.5	3	37.5	13	81.3	2	12.5	1	6.3	15	62.5	5	20.8	4	16.7
Fixation of target for districts	1	12.5	5	62.5	2	25.0	9	56.3	3	18.8	4	25.0	10	41.7	8	33.3	6	25.0
Basis for distribution of targets	1	12.5	5	62.5	2	25.0	9	56.3	2	12.5	5	31.3	10	41.7	7	29.2	7	29.2

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Strategies/ Processes	Level of Respondents																	
	District*						Block*						Total*					
	Good		Bad		NR		Good		Bad		NR		Good		Bad		NR	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Selection process of beneficiary	2	25.0	3	37.5	3	37.5	9	56.3	4	25.0	3	18.8	11	45.8	7	29.2	6	25.0
Payment of installments	2	25.0	2	25.0	4	50.0	13	81.3	1	6.3	2	12.5	15	62.5	3	12.5	6	25.0
Duration for construction of house**	4	50.0	2	25.0	2	25.0	13	81.3	1	6.3	2	12.5	17	70.8	3	12.5	4	16.7
Case of non-construction of house	2	25.0	5	62.5	1	12.5	3	18.8	9	56.3	4	25.0	5	20.8	14	58.3	5	20.8

Note: * SC/ST, handicapped release in for ex-military. ** 90 days after release of money.
The percentages are calculated 8 on district, 16 on block, and 24 on total.
Source: Field Survey, 2004.

4.3.6 Current Condition of Houses under Schemes and Non-Schemes

Of all the beneficiary households (480), 93.54 per cent have got pakka houses under plan (housing schemes), 5.42 per cent have houses 'under construction', for 0.42 per cent households, construction have not started, and 0.62 per cent did not receive aid (funds). Of all beneficiary households, 6.04 per cent already had pakka houses, that does not deserve to be included in the beneficiaries list. Of all the beneficiaries (480), 10.0 per cent had already semi-pakka houses, that deserve support for upgradation, and 56.7 per cent had kaccha houses who deserved total aid. Of all the beneficiaries, 27.29 per cent were shelterless who needed housing most. Of total pakka houses (449) constructed under housing schemes, 6.23 per cent of the households already had pakka houses, 8.01 per cent had semi-pakka houses and 55.23 per cent had kaccha houses. Of all the houses under construction (26), 3.8 per cent already had pakka houses, 46.2 per cent had semi-pakka houses, and 73.1 per cent had kaccha houses.

Current Condition of Houses under Schemes and Non-Schemes

- *93.5 per cent of the beneficiary households constructed their houses under schemes. Of those households, 6.2 per cent already had pakka houses, 8.0 per cent semi pakka houses, and 55.2 per cent kachha houses.*
- *About 92.0 per cent of the post-construction floor remained Kachha.*
- *63.3 per cent of the sample households are situated at the distance of 0.5 km. from the main road and 55.0 per cent of the households are connected with link road of Kharanja-type.*
- *About 81.0 per cent of the households constructed their toilets under the schemes. Of these households, 66.5 per cent use their toilets. As reported by the beneficiary households, the reasons for non-use of toilets are tradition-habit-culture, size and condition of toilet etc.*
- *Only 12.5 per cent of the beneficiary households received smokeless stove. Of these households, 68.3 per cent do not use their smokeless stove. Reasons reported for non-use include wrong location of stove installed, size of stove, non-usable stove etc..*
- *Around 75.0 per cent of the households depend for drinking water on India Marka-2 hand-pump. 49.4 per cent of the households reported that the caretaker of these hand-pumps is the Gram Panchayat.*
- *98.1 per cent of the beneficiary households use kerosene oil for lighting at night. Only around 15.0 per cent households have taken electricity connections, in which 63.4 per cent reported to have illegal connection. The average availability of electricity in the village is 7.59 hours per day.*
- *As high as 99.0 per cent of the beneficiary households use wood for their fuel purposes.*
- *Bicycle, and wristwatch are the main consumer durable goods of the beneficiary households. Buffalo, and goat/kids are the main productive (animal) assets for the sample households.*

In the 'construction not started' category, as well as in 'funds not received' category, cent per cent had kaccha houses. Of those beneficiaries who already had pakka houses (28), 25.0 per cent are from Bundelkhand, 21.43 per cent from each of east U.P., and west U.P.,

and 32.14 per cent from central U.P. Similarly, there are regional variations in the distribution of those beneficiary households who already had semi-pakka houses (36), and those who already had kaccha houses (248). By regions, of total beneficiary households in Bundelkhand (120), 95.8 per cent have got pakka houses. Of these households who got pakka houses (115), 82.6 per cent had kaccha houses, 8.7 per cent had semi-pakka houses, and 6.1 per cent pakka houses. Of total beneficiary households in east U.P. (120), 91.66 per cent have got pakka houses; of those receiving pakka houses, 50.0 per cent already had kaccha houses, 6.4 per cent had semi-pakka houses, and 5.4 per cent had pakka houses. Of all those who received pakka houses in central U.P., 8.2 per cent already had pakka houses, 8.0 per cent had semi-pakka houses, and 64.2 per cent had kaccha houses. Of those who got pakka houses under housing schemes in west U.P., 5.2 per cent already had pakka houses, 8.7 per cent had semi-pakka houses, and 24.3 per cent had kaccha houses. Thus, for each region, faulty inclusion happened in housing schemes through inclusion of those who already owned pakka houses, though the extent of fault is not large **(Table-4.69)**.

Table – 4.69
Types of Houses under Plan and Non-Plan for Sample Beneficiary Households

Regions	Types of Houses under Plan	Households under Non-Plan						Households under Plan	
		Pakka		Semi-Pakka		Kaccha			
		No.	%	No.	%	No.	%	No.	%
Bundelkhand	Pakka	7	6.1	10	8.7	95	82.6	115	100.0
	Under construction	-	-	5	100.0	5	100.0	5	100.0
	Total	7	5.8	15	12.5	100	83.3	120	100.0
Eastern	Pakka	6	5.4	7	6.4	55	50.0	110	100.0
	Under construction	-	-	3	42.8	5	71.4	7	100.0
	Construction not started	-	-	-	-	1	100.0	1	100.0
	Funds not received	-	-	-	-	2	100.0	2	100.0
	Total	6	5.0	10	8.3	63	52.5	120	100.0
Central	Pakka	9	8.2	9	8.0	70	64.2	109	100.0
	Under construction	1	9.1	2	18.2	8	72.7	11	100.0
	Total	10	8.3	11	9.2	78	65.0	120	100.0
Western	Pakka	6	5.2	10	8.7	28	24.3	115	100.0
	Under construction	-	-	2	66.7	1	33.3	3	100.0
	Construction not started	-	-	-	-	1	100.0	1	100.0
	Funds not received	-	-	-	-	1	100.0	1	100.0
	Total	6	5.0	12	10.0	31	25.8	120	100.0
Total	Pakka	28	6.2	36	8.0	248	55.2	449	100.0
	Under construction	1	3.8	12	46.2	19	73.1	26	100.0
	Construction not started	-	-	-	-	2	100.0	2	100.0
	Funds not received	-	-	-	-	3	100.0	3	100.0
	Total	29	6.0	48	10.0	272	56.7	480	100.0

Source: Field survey, 2004.

4.3.6.1 Availability of Rooms under Plan and Non-Plan

The beneficiary households (480) got under plan (Housing Schemes) a total of 554 rooms, that is, 1.15 rooms per house sanctioned and constructed (pakka). Of these rooms (554), 78.34 per cent had some type of rooms (pakka, semi-pakka, and kaccha). Of total pakka rooms constructed under plan (Housing Schemes), 7.94 per cent had already owned pakka rooms, 9.56 per cent had already owned semi-pakka rooms, and 60.83 per cent had owned Kaccha rooms. Of the total rooms constructed under plan (Housing Schemes),

Bundelkhand got 27.79 per cent, east U.P. 26.17 per cent, central U.P. 20.93 per cent, and west U.P. 25.09 per cent. Of those who got rooms (pakka) in Bundelkhand (154), 8.44 per cent had already owned pakka rooms. These percentages are, for east U.P. 6.89 per cent, for central U.P. 10.34 per cent, and for west U.P. 5.75 per cent. The inclusion of those already possessing pakka rooms show wrong inclusion in the list of beneficiary households (**Table-4.70**).

Table – 4.70
Availability of Rooms under Plan and Non-Plan for Sample Beneficiary Households

Regions	Types of Houses under Plan	No. of Households under Non-Plan			No. of Rooms under Plan
		Pakka	Semi-Pakka	Kaccha	
Bundelkhand	Pakka	13	11	134	154
	Under construction	-	7	10	-
	Total	13	18	144	154
Eastern	Pakka	10	7	58	145
	Under construction	-	4	3	-
	Construction not started	-	-	2	-
	Funds not received	-	-	4	-
	Total	10	11	67	145
Central	Pakka	12	9	86	116
	Under construction	1	3	8	-
	Total	13	12	94	116
Western	Pakka	8	10	29	139
	Under construction	-	2	1	-
	Construction not started	-	-	1	-
	Funds not received	-	-	1	-
	Total	8	12	32	139
Total	Pakka	43	37	307	554
	Under construction	1	16	22	-
	Construction not started	-	-	3	-
	Funds not received	-	-	5	-
	Total	44	53	337	554

Source: Field survey, 2004.

4.3.6.2 Types of Floor and Roof of Houses under Plan and Non-Plan

For the houses constructed 'pakka' under housing schemes (449), only 6.7 per cent have pakka (concrete) floor; of the 21 constructed semi-pakka houses, only 19.0 per cent have pakka floor. Of the pakka houses under schemes (449), as high as 94.9 per cent have pakka roof. Of the 29 constructed semi-pakka houses, not under any scheme, 82.8 per cent have pakka roof, and 13.8 per cent have pakka floor. This pakka floor for semi-pakka houses (27) constructed not under any scheme is 7.4 per cent. Thus, while we find pakka roof in most of the houses, under schemes and non-under schemes, we do not find pakka floor in most of the cases. The households seem to be in the habit of using non-pakka floor. There are regional variations in the percentages of houses having pakka roof and kaccha floor. For Bundelkhand, pakka roofs for pakka houses under schemes is 97.4 per cent, which is 98.3 per cent for west U.P., 92.7 per cent for east U.P., and 90.8 per cent for central U.P. For pakka houses not under any scheme, the percentages of houses having pakka roof are cent per cent for all regions excepting Bundelkhand (57.1 per cent). The pakka floor for pakka

houses under housing schemes show 10.1 per cent of the houses built in central U.P., 7.0 per cent in west U.P., 6.1 per cent in Bundelkhand, and 3.6 per cent in east U.P. **(Table-4.71)**.

Table – 4.71
Types of Floor and Roof of Beneficiary Households who Own Pakka or Semi-Pakka Rooms

Compo-nents of House	Construct ed Under	Status	No./%	Bundelkhand		Eastern		Central		Western		Total	
				Pakka	Total	Pakka	Total	Pakka	Total	Pakka	Total	Pakka	Total
Floor	Scheme	Pakka	No.	7	115	4	110	11	109	8	115	30	449
			%	6.1	100.0	3.6	100.0	10.1	100.0	7.0	100.0	6.7	100.0
		Semi-Pakka	No.	2	5	-	5	2	7	-	4	4	21
			%	40.0	100.0	-	100.0	28.6	100.0	-	100.0	19.0	100.0
	Non-Scheme	Pakka	No.	3	7	-	6	-	10	1	6	4	29
			%	42.9	100.0	-	100.0	-	100.0	16.7	100.0	13.8	100.0
		Semi-Pakka	No.	-	10	-	5	1	4	1	8	2	27
			%	-	100.0	-	100.0	25.0	100.0	12.5	100.0	7.4	100.0
Roof	Scheme	Pakka	No.	112	115	102	110	99	109	113	115	426	449
			%	97.4	100.0	92.7	100.0	90.8	100.0	98.3	100.0	94.9	100.0
	Non-Scheme	Pakka	No.	4	7	6	6	9	10	5	6	24	29
			%	57.1	100.0	100.0	100.0	90.0	100.0	83.3	100.0	82.8	100.0

Source: Field survey, 2004.

4.3.6.3 Ownership of Houses under Schemes and Non-Scheme

Of all the beneficiary households (480), 6.5 per cent could not complete construction of their houses either because it was 'under construction' or because they failed to receive first installment from bank. Such cases exist for all the regions, with east and central U.P. showing higher percentage, respectively 32.3 and 35.5 per cent, calculated as percentage of total incomplete houses. Of the total houses actually constructed under scheme, there is uniformity in percentages for regions in U.P. Of the houses constructed under Government Schemes, the individual beneficiary along with his/her family own the houses in most of the cases for each region. Of the total houses 'constructed not-under-any scheme' the individual respondent alongwith his family own houses in most of the cases, while in only three cases the relatives of the households own/stay in the houses **(Table-4.72)**.

Table – 4.72
Ownership of Houses under Scheme and Non-Scheme

Regions	Non-Scheme				Scheme			
	Self/Family		Relative		Self/Family		No Houses*	
	No.	%	No.	%	No.	%	No.	%
Bundelkhand	107	33.0	2	66.7	115	25.6	5	16.0
Eastern	76	23.5	-	-	110	24.5	10	32.3
Central	94	29.0	1	33.3	109	24.3	11	35.5
Western	47	14.5	-	-	115	25.6	5	16.1
Total	324	100.0	3	100.0	449	100.0	31	100.0

Note: * Either under construction or they did not receive the first installment from Bank.
- Only two households opened shops in their houses, rest of the houses are used for residential purposes.

Source: Field survey, 2004.

4.3.7 Availability of Basic Facilities Inside and Outside Houses

As reported by the beneficiary households, main road for transport purposes is available at varying distances. For 63.3 per cent, it is available with in half-a-kilometer from the residential unit. For only 4.4 per cent of the households, main road is available beyond five km. from the location of the residential unit. For 79.6 per cent of the households, main

road is available within one km. There are regional variations in these percentages. For example, for 94.1 per cent of the households in east U.P., main road is available within one km., and for cent per cent households in east U.P. main road is available within two km. from the residential unit. Availability of main road at a distance above five km. is a problem mainly for Bundelkhand, and to some extent for central U.P, and does not exist for west U.P. **(Table-4.73)**.

Table – 4.73
Distance of Main Road for Sample Beneficiary Households
(From Houses)

Distance (in km)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Below 0.5	67	55.8	97	80.8	53	44.2	87	72.5	304	63.3
0.5 to 1.0	11	9.2	16	13.3	22	18.3	29	24.2	78	16.3
1.0 to 2.0	20	16.7	7	5.8	23	19.2	4	3.3	54	11.3
2.0 to 5.0	7	5.8	-	-	16	13.3	-	-	23	4.8
Above 5.0	15	12.5	-	-	6	5.0	-	-	21	4.4
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

For as low as 16.5 per cent of the beneficiary households, pakka link road is available. For most of the households in villages, kharanja (semi-pakka) road is available (55.0 per cent), for 13.8 per cent the road is kaccha, for 2.5 per cent it is non-conventional time-saving kaccha ('pagdandi') road, and for 1.5 per cent there is no link through any type of road. There are regional variations in the percentages of households having types of link road facilities. However, for all the regions, 'kharanja' (semi-pakka) is the major type of link road. Pakka link road is a major phenomenon for east U.P. and Bundelkhand, and not for other regions. Kaccha link road is a major phenomenon for central and east U.P. **(Table-4.74)**.

Table – 4.74
Link Road by Types from Houses to Main Road
(As Reported by Beneficiary Households)

Type of Link Roads	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Pagdandi	-	-	6	5.0	4	3.3	2	1.7	12	2.5
Kaccha	11	9.2	18	15.0	27	22.5	10	8.3	66	13.8
Kharanja	59	49.2	60	50.0	66	55.0	79	65.8	264	55.0
Pakka	34	28.3	26	21.7	9	7.5	10	8.3	79	16.5
Pagdandi+Pakka	-	-	-	-	-	-	1	0.8	1	0.2
Kaccha+ Kharanja	6	5.0	-	-	-	-	-	-	6	1.3
Kharanja + Pagdandi	1	0.8	-	-	-	-	1	0.8	2	0.4
Kharanja + Kaccha	5	4.2	2	1.7	8	6.7	14	11.7	29	6.0
Pakka + Kharanja	4	3.3	4	3.3	3	2.5	3	2.5	14	2.9
No Proper Way	-	-	4	3.3	3	2.5	-	-	7	1.5
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: Non-conventional easy (short-cut) kaccha route (path).
Source: Field survey, 2004.

4.3.7.1 Use of Toilets

Of all the beneficiary households (480), 75.42 per cent have constructed toilets under the housing schemes and 1.04 per cent have constructed under non-scheme (self-constructed). Of those who constructed toilets (367), covering those under scheme and not under scheme, 66.5 per cent are in use. There are regional variations for the households

having 'toilets in use'. For example, as low as 59.3 per cent of the toilets constructed in east U.P. are in use, which is 72.3 per cent for Bundelkhand, 72.2 per cent for west U.P. and 63.0 per cent for central U.P. Of the total toilets constructed (367), 25.6 per cent is found in Bundelkhand, 29.5 in central U.P., 23.4 per cent in east U.P., and 21.5 per cent in west U.P. We did not find any causal relationship between development by conventional economic indicators (as in west U.P. relative to east) and construction and use of toilets. Thus, construction-cum-use of toilets as an integral component of residential building is in a poor shape for U.P. for all the regions **(Table-4.75)**.

Table – 4.75
Availability and Use of Toilets in Residential Units of Beneficiary Households

Regions	Constructed Under				Status of Use				Total Toilets	
	Scheme		Non-Scheme		In Use		Not in Use			
	No.	%	No.	%	No.	%	No.	%	No.	%
Bundelkhand	92	97.9	2	2.1	68	72.3	26	27.7	94	100.0
Eastern	86	100.0	-	-	51	59.3	35	40.7	86	100.0
Central	106	98.1	2	1.9	68	63.0	40	37.0	108	100.0
Western	78	98.7	1	1.3	57	72.2	22	27.8	79	100.0
Total	362	98.6	5	1.4	244	66.5	123	33.5	367	100.0

Source: Field survey, 2004.

i) Reasons for Non-Use of Toilets: As high as 25.62 per cent of the beneficiary households reported non-use of toilets constructed. Of these non-users, 32.52 per cent are from central U.P., 28.45 per cent are from east U.P., 21.14 per cent are from Bundelkhand, and 17.88 per cent from west U.P. The reasons mentioned by the non-users of toilets in residential houses are different. Of the reported non-users, as high as 42.3 per cent talked about 'absence of habit' to use such toilets, while 31.7 per cent reported that toilets were under construction. For 23.6 per cent of the non-users, the constructed toilets have remained broken. The other reasons cited for non-use are non-availability of water for cleaning (flushing), 'small size of pit', 'toilet constructed on other's land', 'toilet very close to residential unit (not desired) etc. There are regional variations in these responses. For example, for Bundelkhand 'absence of habit' is the major reason, while 'broken condition of constructed toilet' is a major factor for central U.P. There are multiple reasons for non-use of toilet **(Table-4.76)**.

Table – 4.76
Reasons for Non-Use of Toilets by Beneficiary Households

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Not in habit	20	76.9	18	51.4	4	10.0	10	45.5	52	42.3
Pit is very small	1	3.8	1	2.9	7	17.5	2	9.1	11	8.9
Non-availability of water	1	3.8	-	-	6	15.0	3	13.6	10	8.1
Under construction	7	26.9	16	45.7	13	32.5	3	13.6	39	31.7
Presently it is broken	1	3.8	2	5.7	17	42.5	9	40.9	29	23.6
Constructed on other's land	-	-	1	2.9	1	2.5	-	-	2	1.6
It is very close to residential house	3	11.5	2	5.7	3	7.5	2	9.1	10	8.1
Total	26	100.0	35	100.0	40	100.0	22	100.0	123	100.0

Source: Field survey, 2004.

4.3.7.2 Availability of Bathroom and Kitchen in Residential Houses

The concept of having separate bathroom and kitchen is rare for all the regions in U.P. considered for all the beneficiary households. We found no separate bathroom for 95.8 per cent of these households and no separate kitchen for 95.4 per cent of the households. Of those who have separate bathroom (20), central and west U.P. has 30.0 per cent each while Bundelkhand has 25.0 per cent and east U.P. as low as 15.0 per cent. Of those having separate bathroom, SCs constitute 70.0 per cent. Of those who have separate kitchen (22), west U.P. and Bundelkhand has 31.8 per cent each, east and central U.P. 18.2 per cent each. Of those having separate kitchen, SCs constitute 68.18 per cent. The SCs having separate kitchen and separate bathroom by higher percentage, considered over caste categories, is in keeping with the higher percentage of SCs in the sample drawn, and is not a reflection of the felt urgent need for separate kitchen and toilet by the SC households **(Table-4.77)**.

Table – 4.77
Availability of Bathroom and Kitchen for Beneficiary Households

Facilities	Households by Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Bathroom	SC	3	21.4	3	21.4	4	28.6	4	28.6	14	100.0
	OBC	2	50.0	-	-	-	-	2	50.0	4	100.0
	General	-	-	-	-	1	100.0	-	-	1	100.0
	Minority	-	-	-	-	1	100.0	-	-	1	100.0
	Total	5	25.0	3	15.0	6	30.0	6	30.0	20	100.0
Kitchen	SC	6	40.0	3	20.0	3	20.0	3	20.0	15	100.0
	OBC	1	50.0	1	50.0	-	-	-	-	2	100.0
	General	-	-	-	-	-	-	4	100.0	4	100.0
	Minority	-	-	-	-	1	100.0	-	-	1	100.0
	Total	7	31.8	4	18.2	4	18.2	7	31.8	22	100.0

Note: No Separate Bathroom and Kitchen have been found in 460 (95.8 %) and 458 (95.4 %) Households.
Source: Field survey, 2004.

4.3.7.3 Use of Smokeless Stove

As low as 12.5 per cent of the beneficiary households received smokeless stove for cooking purposes in residential houses. Of those who received smokeless stove, households in Bundelkhand received 31.66 per cent, east U.P. 15.0 per cent, central U.P. 46.66 per cent, and west U.P. 6.66 per cent. Of those who received smokeless stove, only 31.7 per cent are in use. For west U.P., 100.0 per cent of those who received it, are not in use. 84.2 per cent of those who received smokeless stove in Bundelkhand do not use it. The non-users of smokeless stove in east U.P. covers 88.9 per cent of those who received it in east U.P. Smokeless stove is mostly in use in central U.P. (53.6 per cent), and not in use in all the other regions **(Table-4.78)**.

Table – 4.78
Use of Smokeless Stove by Beneficiary Households

Regions	In Use		Not in Use		Total Received	
	Number	Percent	Number	Percent	Number	Percent
Bundelkhand	3	15.8	16	84.2	19	100.0
Eastern	1	11.1	8	88.9	9	100.0
Central	15	53.6	13	46.4	28	100.0
Western	-	-	4	100.0	4	100.0
Total	19	31.7	41	68.3	60	100.0

Source: Field survey, 2004.

i) Reasons for Non-Use of Smokeless Stove: The reasons for non-use of smokeless stove are different. For 61.0 per cent of those who received but did not use smokeless stove, it is the unusable stove by size (small). For 63.4 per cent of non-users, the reason cited is 'stove not fixed at home'. The other reasons for non-use reported are 'low capacity of the stove', 'ignorance about use', 'crack after high temperature', 'other fuels easily available' etc. The non-users reported multiple reasons for non-use of smokeless stove. The major reasons cited are small (inappropriate) size of stove (61.0 per cent reporting), stove not fixed at home (63.4 per cent), the percentages varying over regions. Cent per cent of the receivers of smokeless stove (Chulha) in east and west U.P. mentioned inappropriate (small) size, which is reported by 50.0 per cent of the receivers in Bundelkhand, and 38.5 per cent in central U.P. As high as 25.0 per cent of the receivers in east U.P. are not aware about the use of smokeless stove. Of those who have received smokeless stove, 39.02 per cent are from Bundelkhand, 31.70 per cent are from central U.P., 19.51 per cent from east U.P., and 9.75 per cent are from west U.P. **(Table-4.79)**.

Table – 4.79
Reasons for Non-Use of Smokeless Stove by Beneficiary Households

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Stove is small, so not usable	8	50.0	8	100.0	5	38.5	4	100.0	25	61.0
Stove was not fixed at home	12	75.0	5	62.5	6	46.2	3	75.0	26	63.4
Cracked after high temperature	2	12.5	-	-	-	-	-	-	2	4.9
Unawareness about use	1	6.3	2	25.0	1	7.71	-	-	4	9.8
Low capacity	2	12.5	1	12.5	2	15.4	-	-	5	12.2
Other fuels easily available	1	6.3	-	-	2	15.4	-	-	3	7.3
Stove abandoned	1	6.3	-	-	-	-	1	25.0	2	4.9
Total	16	100.0	8	100.0	13	100.0	4	100.0	41	100.0

Source: Field survey, 2004.

4.3.7.4 Availability of Safe Drinking Water

For most of the beneficiary households (75.4 per cent), India Marka-2 is the major source of drinking water followed by general hand pump (17.5 per cent). Well (5.2 per cent) and tap water (1.9 per cent) follow next. There are regional variations in these sources, for example, for 80.8 per cent of beneficiary households in Bundelkhand, India Marka-2 is the major source, which is for only 62.5 per cent for east U.P. General hand pump is mostly used by beneficiary households in east and west U.P. considered over regions. The caste distribution of use of India Marka-2 shows SCs using most of it in Bundelkhand (86.9 per cent) and less in east U.P. (67.4 per cent). The households from general castes depend mostly on India Marka-2 (90.9 per cent) relative to other castes using India Marka-2, percentages of users calculated over total households in respective caste categories. There are regional and caste-wise variations in use of alternative sources of drinking water, with the fact remaining that for most of the beneficiary households for all the regions and all caste categories, India Marka-2 remains the major source **(Table-4.80)**.

Table – 4.80
Sources of Drinking Water for Beneficiary Households
(By Castes)

Households by Caste	Source of Water	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	India Marka-2	86	86.9	62	67.4	72	80.9	63	75.9	283	78.0
	Gen. H.P.	7	7.1	22	23.9	13	14.6	20	24.1	62	17.1
	Well	6	6.1	3	3.3	4	4.5	-	-	13	3.6
	Tap Water	-	-	5	5.4	-	-	-	-	5	1.4
	Total	99	100.0	92	100.0	89	100.0	83	100.0	363	100.0
OBC	India Marka-2	8	44.4	12	48.0	4	66.7	18	72.0	42	56.8
	Gen. H.P.	2	11.1	8	32.0	-	-	6	24.0	16	21.6
	Well	8	44.4	2	8.0	2	33.3	-	-	12	16.2
	Tap Water	-	-	3	12.0	-	-	1	4.0	4	5.4
	Total	18	100.0	25	100.0	6	100.0	25	100.0	74	100.0
General	India Marka-2	3	100.0	-	-	3	75.0	4	100.0	10	90.9
	Gen. H.P.	-	-	-	-	1	25.0	-	-	1	9.1
	Total	3	100.0	-	-	4	100.0	4	100.0	11	100.0
Minority	India Marka-2	-	-	1	33.3	20	95.2	6	75.0	27	84.4
	Gen. H.P.	-	-	2	66.7	1	4.8	2	25.0	5	15.6
	Total	-	-	3	100.0	21	100.0	8	100.0	32	100.0
Total	India Marka-2	97	80.8	75	62.5	99	82.5	91	75.8	362	75.4
	Gen. H.P.	9	7.5	32	26.7	15	12.5	28	23.3	84	17.5
	Well	14	11.7	5	4.2	6	5.0	-	-	25	5.2
	Tap Water	-	-	8	6.7	-	-	1	0.8	9	1.9
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

i) Dependency of Beneficiary Households on Single Source: Of all the beneficiary households (480), only 3.1 per cent depend on own source as a single source of drinking water. For 51.5 per cent of the households, the single source for drinking water is available within 15 meter of the dwelling unit, and for 31.9 per cent of households it is between 15 meter and 30 meter. Generally, at least a single source of drinking water is available within 100 meter of the residence, implying easy availability of drinking water in the settled region-cum-residence. Excepting Bundelkhand, the single source is available within 100 meters for all the regions. There are regional variations in distribution of households by distance of availability of single source of drinking water. In east U.P., 70.8 per cent of the beneficiary households have single drinking water source within 15 meter; for west U.P., single drinking water source within 30 meter is available for 92.5 per cent of the households. For east U.P., this percentage is 89.1 for households having access to single drinking water source within 30 meter. The dependence of households on a single source for drinking water may not cause much problem since for most of the households it is within a distance of 30 meters only **(Table-4.81)**.

Table – 4.81
Dependency of Beneficiary Households on Single Source for Drinking Water

Source by Distance (In Meters)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Own Source	2	1.7	7	5.8	-	-	6	5.0	15	3.1
Up to 15	42	35.0	85	70.8	60	50.0	60	50.0	247	51.5
15 to 30	48	40.0	15	12.5	45	37.5	45	37.5	153	31.9
30 to 100	23	19.2	13	10.8	15	12.5	9	7.5	60	12.5
Above 100	5	4.2	-	-	-	-	-	-	5	1.0
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

ii) Caretaker of Drinking Water Sources: As reported by the beneficiary households, the sources of drinking water are mostly taken care of by Gram Panchayats (49.4 per cent of households reporting). Half of the households reported other caretakers of sources of drinking water, like 27.9 per cent reporting local people as caretaker, while 20.2 per cent reporting 'self care'. The phenomenon Panchayats taking care of drinking water with support of local people is rare (0.8 per cent of households reporting). The role of concerned Government Department is very poor, as reported by most of the households, excepting 1.7 per cent. There are regional variations in these percentages. Gram Panchayat taking care of sources of drinking water is reported by 65.8 per cent of households in Bundelkhand, and 60.0 per cent in central U.P., which is reported by as low as 24.2 per cent in west U.P. 'Self-care' is mostly reported in east U.P. (33.3 per cent), followed by that in west U.P. (26.7 per cent). Local people taking care of drinking water mostly happens in west U.P. (48.3 per cent). Block office reportedly does not take care of drinking water sources in Bundelkhand, and negligible intervention in other regions **(Table-4.82)**.

Table – 4.82
Caretaker of Sources of Drinking Water

Caretakers	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Local People	30	25.0	17	14.2	29	24.2	58	48.3	134	27.9
Gram Panchayat	79	65.8	57	47.5	72	60.0	29	24.2	237	49.4
Self Care	9	7.5	40	33.3	16	13.3	32	26.7	97	20.2
Block Office	-	-	5	4.2	2	1.7	1	0.8	8	1.7
Local + Panchayat	2	1.7	1	0.8	1	0.8	-	-	4	0.8
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

iii) Quality of Water: As high as 93.54 per cent of the beneficiary households did not report any problems in the drinking water that they get. Of the remaining households, some problems are reported in drinking water like bad smell, dirty water, insects in water, sandy water etc. Of those who report problems in drinking water, very few (9.67 per cent) are from Bundelkhand, and high (41.93 per cent) from west U.P. In all the regions, the problems are mentioned. For east U.P., 100.0 per cent of the respondents reported dirty drinking water. In Bundelkhand, 100.0 per cent of the respondents reported bad smell in drinking water. Insects and sand in drinking water are no problems in Bundelkhand, as reported, which remain major problems for east and west U.P. Medical tests of drinking water was never conducted, as reported by the households. There are regional and caste-wise variations in the reports on problems in available drinking water **(Table-4.83)**.

Table – 4.83
Drinking Water Related Problems

Problems	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Bad Smell	3	100.0	1	14.3	6	75.0	-	-	10	32.3
Dirty Water	2	66.7	7	100.0	3	37.5	9	69.2	21	67.7
Insects in water	-	-	3	42.9	2	25.0	5	38.5	10	32.3
Sandy water	-	-	2	28.6	-	-	6	46.2	8	25.8
Total	3	100.0	7	100.0	8	100.0	13	100.0	31	100.0

Note: 449 Households did not face any water related problems.
Source: Field survey, 2004.

4.3.7.5 Sources of Light at Night for Households

Most of beneficiary households use kerosene at night for lighting, it is as high as 98.12 per cent of all the households. Electricity is used by 14.8 per cent of the households. Some use, thus, more than one source. Very insignificant percentage of households use gobar gas, solar light, battery charged light and other sources. The use of kerosene as the major source holds good for all the regions. For west U.P. it is 100.0 per cent, while for Bundelkhand it is 95.8 per cent. However, the households in west U.P. use electricity also. So far as the use of electricity is concerned, most of the users (households) come from west U.P., and the lowest from central U.P. There are regional variations in use of means for lighting by households in residential houses **(Table-4.84)**.

Table – 4.84
Sources of Light at Night for Beneficiary Households

Sources of Lighting	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gober Gas	2	1.7	-	-	-	-	-	-	2	0.4
Solar Light	-	-	1	0.8	-	-	-	-	1	0.2
Battery	3	2.5	1	0.8	1	0.8	-	-	5	1.0
Kerosene Oil	115	95.8	118	98.3	118	98.3	120	100.0	471	98.1
Other Oil	-	-	-	-	1	0.8	-	-	1	0.2
Electricity	22	18.3	14	11.7	7	5.8	28	23.3	71	14.8
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

i) Types of Electricity Connections: Of all the beneficiary households (480), 14.79 per cent reported on the types of electricity connection that they have. Of these reporting households, 63.4 per cent reported to have illegal connections. Of all the households reporting, 67.6 per cent were SCs. Of the SC total households reporting, 66.7 per cent reported to have illegal connections, that varies between 33.3 per cent for SCs in central U.P. and 90.9 per cent for SCs in east U.P. Also, of all the households reporting on electricity connection in Bundelkhand, 66.7 per cent reported to have illegal connections. The illegal electricity connections vary over regions and by caste. Similarly, the legal electricity connections vary over regions and by caste **(Table-4.85)**.

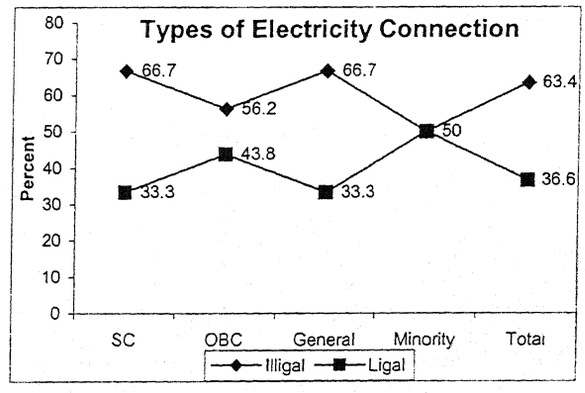


Fig. 4.16

Table – 4.85
Types of Electricity Connections for Beneficiary Households
(By Castes)

Types of Electricity Connection	Social Groups	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Legal	SC	5	33.3	1	9.1	4	66.7	6	37.5	16	33.3
	OBC	1	20.0	2	66.7	-	-	4	50.0	7	43.8
	General	1	50.0	-	-	-	-	-	-	1	33.3
	Minority	-	-	-	-	1	100.0	1	33.3	2	50.0
	Total	7	31.8	3	21.4	5	71.4	11	39.3	26	36.6
Illegal	SC	10	66.7	10	90.9	2	33.3	10	62.5	32	66.7
	OBC	4	80.0	1	33.3	-	-	4	50.0	9	56.2
	General	1	50.0	-	-	-	-	1	100.0	2	66.7
	Minority	-	-	-	-	-	-	2	66.7	2	50.0
	Total	15	100.0	11	78.6	2	28.6	17	60.7	45	63.4
Total	SC	15	100.0	11	100.0	6	100.0	16	100.0	48	100.0
	OBC	5	100.0	3	100.0	-	-	8	100.0	16	100.0
	General	2	100.0	-	-	-	-	1	100.0	3	100.0
	Minority	-	-	-	-	1	100.0	3	100.0	4	100.0
	Total	22	100.0	14	100.0	7	100.0	28	100.0	71	100.0

Source: Field survey, 2004.

ii) Availability and Requirement of Electricity: Of those who reported availability of electricity connection, both by legal path and illegal path, there exits a gap between electricity required and electricity available. The gap between electricity required and electricity available by hours is 8.02 on average for all the households reporting. This gap varies over regions. The requirement of electricity on average is similar for all the regions, between 14.85 hours per day at the minimum for central U.P. and 16.86 hours per day at the maximum for east U.P. The requirement of electricity per day (18 hours) for central U.P. who get illegal connections is much more than that who reported to have got legal connections. For legal connection holders, the requirement of electricity per day by hours is most for east U.P. **(Table-4.86)**.

Table – 4.86
Average Availability and Requirement of Electricity Among Connection Holders

Types of Connection	Hours per day	Bundelkhand	Eastern	Central	Western	Total
Legal	Required	17.71	18.00	13.60	14.55	15.62
	Available	7.43	6.00	6.20	11.18	8.62
Illegal	Required	15.20	16.55	18.00	16.00	15.91
	Available	7.00	6.45	6.00	7.75	7.12
Total	Required	16.00	16.86	14.85	14.86	15.61
	Available	7.13	6.64	6.00	8.82	7.59

Source: Field survey, 2004.

4.3.7.6 Discharge of Domestic Wastes

As high as 40.0 per cent of the beneficiary households discharge domestic wastes just outside the residential house. It varies between regions, from 48.3 per cent for west U.P. to 27.5 per cent for Bundelkhand. 31.0 per cent of the households discharge domestic wastes at any place far from the residential house. This percentage varies between regions, from 51.7 per cent for Bundelkhand to 15.8 per cent for west U.P. Only 29.0 per cent of these households' discharge domestic wastes in publicly identified areas (like ditch) within the village boundary where the houses are located and households are settled. This percentage varies over regions, from 20.8 per cent for Bundelkhand to 35.8 per cent for west U.P.

Environment seems not to be a major concern for the beneficiary households in U.P. **(Table-4.87)**.

Table – 4.87
Location of Discharge of Domestic Wastes for Beneficiary Households

Location	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Any Where Far from House	62	51.7	33	27.5	35	29.2	19	15.8	149	31.0
Proper Place	25	20.8	32	26.7	39	32.5	43	35.8	139	29.0
Just Outside the House	33	27.5	55	45.8	46	38.3	58	48.3	192	40.0
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

For 42.3 per cent of the beneficiary households, there is no proper system of discharge of wastewater released from residential houses. This percentage is as high as 50.0 for east U.P. The released wastewater is thrown into the pits through 'kaccha nali' (narrow raw drain) for 35.4 per cent of these households. The percentage varies from 28.3 per cent of households in east U.P. to 45.8 per cent in central U.P. The 'narrow mud drain' really shows stagnant foul (waste) water discharged and hence may be taken to imply improper system so far as safe environment is concerned. Thus, for 77.7 per cent of the households, wastewater discharge (drainage) system exists that rests on 'distant pucca nali' (concrete drain at a distance). Drainage system is in bad shape for the beneficiary households for all regions in U.P. **(Table-4.88)**.

Table – 4.88
Discharge System of Waste Water for Beneficiary Households

System	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Far through Pakka Nali	13	10.8	3	2.5	5	4.2	6	5.0	27	5.6
Far through Kachha Nali	17	14.2	22	18.3	12	10.0	12	10.0	63	13.1
In Pits through Pakka Nali	6	5.0	1	0.8	3	2.5	7	5.8	17	3.5
In Pits through Kachha Nali	36	30.0	34	28.3	55	45.8	45	37.5	170	35.4
No Proper System	48	40.0	60	50.0	45	37.5	50	41.7	203	42.3
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.3.7.7 Use of Fuels by Beneficiary Households

As reported by the beneficiary households, 98.5 per cent reported wood as the major fuel for cooking purposes, 87.3 per cent reported cowdung cake as the major source. It means most of the households simultaneously use of both wood and cowdung cake as the fuel for domestic (cooking) purposes. For 41.0 per cent of the households, leaves are a major means of fuel. The modern means like coal, kerosene, electricity, and LPG are not

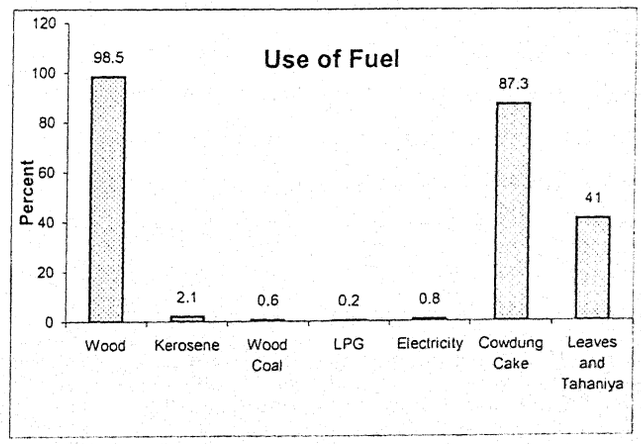


Fig. 4.17

generally used by the households as fuel for cooking at home. The means are pre-modern, namely, wood, cowdung, and leaves. There are regional variations in the use of items as fuel for cooking purposes at home. Wood is a means for cent per cent of the households in west U.P., 99.2 per cent for each of east U.P. and central U.P., and 95.8 per cent for Bundelkhand. Cowdung cake is a major means of fuel in west U.P. (93.3 per cent), followed by that in central U.P. (87.5 per cent), east U.P. (85.0 per cent) and Bundelkhand (83.3 per cent). Leaves and Tahniya are used by 45.8 per cent in east U.P., 41.7 per cent in central U.P., 39.2 per cent in Bundelkhand, and 37.5 per cent in west U.P. No beneficiary household reportedly use LPG and electricity in east and central U.P. Thus, for each region, each of the pre-modern items remains a major means of fuel **(Table-4.89)**.

Table – 4.89
Use of Fuels by Beneficiary Households

Fuel	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Wood	115	95.8	119	99.2	119	99.2	120	100.0	473	98.5
Kerosene	6	5.0	1	0.8	1	0.8	2	1.7	10	2.1
Wood Coal	1	0.8	1	0.8	1	0.8	-	-	3	0.6
LPG	-	-	-	-	-	-	1	0.8	1	0.2
Electricity	3	2.5	-	-	-	-	1	0.8	4	0.8
Cowdung Cake	100	83.3	102	85.0	105	87.5	112	93.3	419	87.3
Leaves and Tahaniya	47	39.2	55	45.8	50	41.7	45	37.5	197	41.0
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.3.7.8 Ownership over Assets of Beneficiary Households

The visible ownership of the beneficiary households over assets cover durable consumer goods, productive (production-linked) animals, and (non-living) agricultural (production-linked) assets. Most of the households have bicycle (67.9 per cent) and wristwatch/clock (46.5 per cent), and radio-transistor (29.0 per cent) among the listed durable consumer goods. Very few households have sewing machine (3.3 per cent), television (6.3 per cent), pressure cooker (2.1 per cent), refrigerator (0.04 per cent). Many of these goods are functionally linked with availability of electricity. 21.9 per cent of the households do not own any of the listed consumer durable goods. Most of the households have cow/calf (30.2 per cent), buffalo (31.5 per cent), goat/kid (23.5 per cent) of the listed living productive assets. Very few households have ox (9.0 per cent). 27.3 per cent of the households do not own any of the listed productive animals. Of the listed visible agricultural assets, very few have pump sets (4.0 per cent), and tractor (0.2 per cent). A relatively high percentage (15.4) have fodder machine and 7.1 per cent have plough. 79.6 per cent of the households do not own any of the listed agricultural assets. There are regional variations in the percentages of households possessing each type of assets. However, for each region, it is a similar pattern of ownership over durable consumer goods. The regional distribution of households owning living productive assets vary item-wise, e.g., 58.3 per cent of households in west U.P. own buffaloes as opposed to 15.8 per cent in east U.P. The ownership of goat/kid covers 30.0 per cent of households in Bundelkhand and 9.2 per cent in west U.P. Similarly, the distribution of

cow/calf by ownership varies from 46.7 per cent for Bundelkhand to 20.8 per cent for west U.P. The distribution by ownership over agricultural productive assets also varies regionally. For plough, it is from 13.3 per cent for east U.P. to 25.0 per cent for west U.P. In Bundelkhand, pump-set is owned by more households relative to that in other regions **(Table-4.90)**.

Table - 4.90
Ownership over Assets of Beneficiary Households
(By Percentage of Households Owning)

Types of Assets	Name of Assets	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Durable Consumer Goods	Radio/Transistor	38	31.7	33	27.5	39	32.5	29	24.2	139	29.0
	Cycle	77	64.2	88	73.3	73	60.8	88	73.3	326	67.9
	Motor Cycle/Scooter	-	-	3	2.5	1	0.8	1	0.8	5	1.0
	Television	4	3.3	4	3.3	6	5.0	16	13.3	30	6.3
	Sewing Machine	3	2.5	2	1.7	4	3.3	7	5.8	16	3.3
	Pressure Cooker	3	2.5	1	0.8	3	2.5	3	2.5	10	2.1
	Watch/Clock	58	48.3	52	43.3	52	43.3	61	50.8	223	46.5
	Refrigerator	1	0.8	-	-	1	0.8	-	-	2	0.4
	Fan	11	9.2	1	0.8	3	2.5	8	6.7	23	4.8
	LPG	-	-	-	-	-	-	1	0.8	1	0.2
	Generator	-	-	-	-	1	0.8	-	-	1	0.2
	None of the above	25	20.8	26	31.7	32	26.7	22	18.3	105	21.9
Productive Assets	Cow/Calf	56	46.7	30	25.0	34	28.3	25	20.8	145	30.2
	Ox	22	18.3	4	3.3	12	10.0	5	4.2	43	9.0
	Buffalo	21	17.5	19	15.8	41	34.2	70	58.3	151	31.5
	Goat/Kid	36	30.0	32	26.7	33	27.5	11	9.2	113	23.5
	Sheep/Lamb	-	-	-	-	1	0.8	1	0.8	2	0.4
	Pig/Swine	-	-	3	2.5	-	-	-	-	3	0.6
	Hen/Cock	3	2.5	2	1.7	4	3.3	3	2.5	12	2.5
	Bulk card	8	6.7	-	-	1	0.8	1	0.8	10	2.1
	Floor Mill (Chakki)	-	-	-	-	1	0.8	-	-	1	0.2
	None of the above	21	25.8	45	37.5	30	25.0	25	20.8	131	27.3
Agricultural Assets	Plough	16	13.3	2	1.7	15	12.5	1	0.8	34	7.1
	Thresher	-	-	-	-	1	0.8	1	0.8	2	0.4
	Fodder Machine	16	13.3	4	3.3	24	20.0	30	25.0	74	15.4
	Pump set	13	10.8	3	2.5	2	1.7	1	0.8	19	4.0
	Tractor	-	-	-	-	1	0.8	-	-	1	0.2
	None of the above	90	75.0	113	94.2	91	75.8	88	73.3	382	79.6
Total Households		120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

In consumer goods category, 339 are bi-cycles owned by 326 households, that is, 1.04 bicycle per household. 223 households have 246 wristwatches, that is, 1.10 wristwatch per household. 139 households have 141 radio/transistor, that is, 1.01 radio per household. There are not much regional variations in the ownership over durable consumer goods. By 'living' productive animals, cow, buffalo, and goat are mostly owned; buffalo being owned more in west U.P. So far as agricultural productive assets are concerned, fodder machine is owned mostly, followed by plough and pump-set. A total of 74 households have 75 fodder machines, that is, 1.01 per household. 34 households have 42 ploughs, that is, 1.23 per household. 19 households have 20 pumpsets, that is, 1.05 per household. Plough is owned mostly in central U.P. and Bundelkhand. Fodder machine is owned mostly in west and central U.P. Pump-set is owned mostly in Bundelkhand **(Table-4.91)**.

Table – 4.91
Assets by Types Owned by Beneficiary Households
(Assets, Total and Per Household, by Percentages)

Types of Assets	Name of Assets	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Durable Assets	Radio/Transistor	38	27.0	34	24.1	40	28.4	29	20.6	141	100.0
	Bicycle	81	23.9	90	26.5	79	23.3	89	26.3	339	100.0
	Motor Cycle/Scooter	-	-	3	60.0	1	20.0	1	20.0	5	100.0
	Television	4	13.3	4	13.3	6	20.0	16	53.3	30	100.0
	Sewing Machine	3	17.6	2	11.8	5	29.4	7	41.2	17	100.0
	Pressure Cooker	4	30.8	1	7.7	5	38.5	3	23.1	13	100.0
	Watch/Clock	66	26.8	59	24.0	56	22.8	65	26.4	246	100.0
	Refrigerator	1	50.0	-	-	1	50.0	-	-	2	100.0
	Fan	12	46.2	1	3.8	4	15.4	9	34.6	26	100.0
	LPG	-	-	-	-	-	-	1	100.0	1	100.0
	Generator	-	-	-	-	1	100.0	-	-	1	100.0
Productive Assets	Cow/Calf	67	37.0	32	17.7	36	19.9	46	25.4	181	100.0
	Ox	37	50.7	7	9.6	21	28.8	8	11.0	73	100.0
	Buffalo	31	16.5	23	12.2	48	25.5	86	45.7	188	100.0
	Goat/Kid	82	30.1	77	28.3	92	33.8	21	7.7	272	100.0
	Sheep/Lamb	-	-	-	-	9	69.2	4	30.8	13	100.0
	Pig/Swine	-	-	21	100.0	-	-	-	-	21	100.0
	Hen/Cock	18	35.3	9	17.6	16	31.4	8	15.7	51	100.0
	Bulk card	8	80.0	-	-	1	10.0	1	10.0	10	100.0
Agricultural Assets	Plough	18	42.9	3	7.1	20	47.6	1	2.4	42	100.0
	Thresher	-	-	-	-	1	50.0	1	50.0	2	100.0
	Fodder Machine	16	21.3	4	5.3	25	33.3	30	40.0	75	100.0
	Pump set	13	65.0	3	15.0	3	15.0	1	5.0	20	100.0
	Tractor	-	-	-	-	1	100.0	-	-	1	100.0

Source: Field survey, 2004.

4.3.8 Quality and Durability of Houses under Schemes

Of those who completed construction of houses (449), 29.8 per cent perceive that their house will remain durable for a period above sixty years; 42.5 per cent think the house will remain durable between 45 and 60 years; the minimum period of durability of constructed house, as perceived by the beneficiary households, is between 15 and 30 years. A high percentage (15.4 per cent) of households think that 15 to 30 years is the range of durability of their houses. 12.2 per cent of the households think the durability will be between 30 and 45 years. The range of variation in durability in constructed houses, thus, vary from 15 to 60 years, as perceived by beneficiary households (with no maintenance). There are regional variations in perceived durability. For example, for 47.8 per cent of the beneficiary households in Bundelkhand, the perceived durability is for a period over 60 years. For 53.4 per cent of the households in west U.P., the durability varies between 45 and 60 years. The perceived durability is linked with construction materials, and technology. Thus, any confirmation on 'actual' durability of constructed houses is difficult to show **(Table-4.92)**.

Table – 4.92
Durability of Constructed Houses of Beneficiary Households

Duration (in years)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
15 to 30	16	13.9	13	12.4	23	20.7	17	14.4	69	15.4
30 to 45	8	7.0	17	16.2	18	16.2	12	10.2	55	12.2

45 to 60	36	31.3	47	44.8	45	40.5	63	53.4	191	42.5
Above 60	55	47.8	28	26.7	25	22.5	26	22.0	134	29.8
Total	115	100.0	105	100.0	111	100.0	118	100.0	449	100.0

Note: 28 houses are under construction and three households did not receive any aid.
Source: Field survey, 2004.

4.3.8.1 Satisfaction of the Beneficiary Households Regarding Constructed Houses

Of all the houses constructed under IAY, 88.4 per cent are satisfied by the type of houses. Of all the houses constructed under PMGAY, 83.3 per cent are satisfied. All who constructed houses under CCS are satisfied. The beneficiary households in other categories are also totally satisfied. If aggregation of all the households so far as the extent of satisfaction is concerned makes sense, then overall 88.5 per cent are satisfied covering all schemes. There are regional variations in these percentages. For example, the most satisfied under IAY are in Bundelkhand (93.7 per cent) followed by 86.7 per cent in west U.P., 88.6 per cent in east U.P., and 85.0 per cent in central U.P. The regional variations in the extent of satisfaction do not make much sense for other schemes that cover very few households in the total sample **(Table-4.93)**.

Table – 4.93
Satisfaction of the Beneficiary Households Regarding Constructed Houses

Housing Schemes	Level	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
IAY	Satisfied	104	93.7	101	88.6	96	85.0	104	86.7	405	88.4
	Not-Satisfied	7	6.3	13	11.4	17	15.0	16	13.3	53	11.6
	Total	111	100.0	114	100.0	113	100.0	120	100.0	458	100.0
PMGAY	Satisfied	2	66.7	2	100.0	6	85.7	-	-	10	83.3
	Not-Satisfied	1	33.3	-	-	1	14.3	-	-	2	16.7
	Total	3	100.0	2	100.0	7	100.0	-	-	12	100.0
CCSRHP	Satisfied	6	100.0	-	-	-	-	-	-	6	100.0
Others	Satisfied	-	-	4	100.0	-	-	-	-	4	100.0
Total	Satisfied	112	93.3	107	89.2	102	85.0	104	86.7	425	88.5
	Not-Satisfied	8	6.7	13	10.8	18	15.0	16	13.3	55	11.5
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

i) Reasons for Non-satisfaction: The reasons mentioned by the beneficiary households who are not satisfied with their constructed houses (55), as high as 61.8 per cent mentioned non-receipt of subsequent installment, 38.2 per cent mentioned non-payment of bribes, 36.4 per cent mentioned inadequate disposable money for construction, and 29.1 per cent mentioned 'unfulfilled requirements' for housing. The respondents mentioned more than one reason. There are regional variations in the reasons mentioned. All the households 'non-satisfied' in Bundelkhand mentioned inadequate money for construction, the same reason cited by non-satisfied households in other regions do not cover more than half of the non-satisfied respondents. Non-payment of bribe is also a major factor for Bundelkhand (75.0 per cent) relative to the other reasons mentioned, as understood by percentage of households mentioning major reasons for non-satisfaction. Of all the non-satisfied households (55), 32.72 per cent are from central U.P., 29.09 per cent from west U.P., 23.63 per cent from east U.P., and 14.54 per cent are from Bundelkhand. These percentages of households non-satisfied

with the quality of constructed house under housing schemes change if for each region they are seen with number of beneficiaries taken as denominator **(Table-4.94)**.

Table – 4.94
Reasons for Non-satisfaction of Households Regarding Constructed Houses

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Construction not good because of inadequate aid	8	100.0	1	7.7	4	22.2	7	43.8	20	36.4
Total aid not received	4	50.0	6	46.2	15	83.3	9	56.3	34	61.8
Inadequate aid and construction completed by loan	1	12.5	2	15.4	-	-	1	6.3	4	7.3
Bribe had to be given	6	75.0	3	23.1	6	33.3	6	37.5	21	38.2
Housing requirement not full filled	4	50.0	6	46.2	1	5.6	5	31.3	16	29.1
Low quality construction by Gram Pradhan	-	-	-	-	5	27.8	-	-	5	9.1
Total	8	100.0	13	100.0	18	100.0	16	100.0	55	100.0

Source: Field survey, 2004.

4.3.8.2 Maintenance of Constructed Houses

Of all the beneficiary households, 86.0 per cent did not need any money for maintenance of constructed house. Money above Rs. 2,000.00 spent on maintenance of houses happened in case of only 0.8 per cent of the beneficiary households. Money above Rs. 1,000.00 spent on maintenance of constructed houses was needed by 2.7 per cent of the households. 4.6 per cent of the beneficiary households needed additional money below Rs. 500.00 per house (household). No household needed money more than Rs. 5,000.00 for maintenance of constructed house under schemes. 0.8 per cent of the households needed money for maintenance of house between Rs. 2,000.00 and Rs. 5,000.00. There are regional variations in number of houses not completed, the most (12.5 per cent) is for east U.P. and the least is for west U.P. (1.7 per cent). 'No additional money required on maintenance' was highest for west U.P. (97.5 per cent). Excepting one household in west U.P., no household needed additional money on maintenance. In east U.P., no household needed additional money for maintenance above Rs. 500.00. **(Table-4.95)**.

Table – 4.95
Maintenance Cost of Constructed Houses of Beneficiary Households

Maintenance Cost	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Nothing	95	79.2	102	85.0	99	82.5	117	97.5	413	86.0
Up to 500	17	14.2	3	2.5	2	1.7	-	-	22	4.6
500 to 1000	1	0.8	-	-	-	-	-	-	1	0.2
1000 to 2000	2	1.7	-	-	7	5.8	-	-	9	1.9
2000 to 3000	-	-	-	-	2	1.7	-	-	2	0.4
3000 to 4000	-	-	-	-	1	0.8	-	-	1	0.2
4000 to 5000	-	-	-	-	-	-	1	0.8	1	0.2
Construction not completed	5	4.2	15	12.5	9	7.5	2	1.7	31	6.5
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: 26 Households spent money from self-saving and the rest from moneylenders and relatives.
Source: Field survey, 2004.

4.3.9 Government Support and Cost of Constructed Houses under Schemes

Of all the beneficiary households, 97.9 per cent got the aid for construction of house through bank account opened in the name of the beneficiary. Only in 1.3 per cent cases, the

aid was released through Block Camp, in 0.4 per cent cases through Gram Panchayat, and in 0.4 per cent cases through other means. There are regional variations in these methods. For example, for west U.P., aid through bank account was for 100.0 per cent of the households, which was 93.3 per cent for central U.P. For Bundelkhand, aid was released through bank account (99.2 per cent) and Block Camp (0.8 per cent) and through no other methods. The same is true for east U.P. **(Table-4.96)**.

Table – 4.96
Institutions to Release Aid for Housing

Payment Through	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Bank Account	119	99.2	117	99.2	112	93.3	119	100.0	467	97.9
Block Camp	1	0.8	1	0.8	4	3.3	-	-	6	1.3
Gram Panchayat	-	-	-	-	2	1.7	-	-	2	0.4
Others	-	-	-	-	2	1.7	-	-	2	0.4
Total	120	100.0	118	100.0	120	100.0	119	100.0	477	100.0

Source: Field survey, 2004.

4.3.9.1 Nature of Support under Housing Schemes

Of all the households receiving aid under IAY, 97.8 pre cent got it in cash, 1.3 per cent got in materials, 0.2 per cent got in both cash and materials. There are regional variations in cash assistance, e.g., in Bundelkhand it was 100.0 per cent, for west U.P. 99.2 per cent, for east U.P., 98.2 per cent and central U.P., 93.8 per cent. The assistance in materials for construction of houses under IAY happened only in central U.P., and assistance by both cash and materials happened only in central U.P., as reported by beneficiary households. In all other schemes, the households received assistance only in cash **(Table-4.97)**.

Government Support and Cost of Constructed Houses under Schemes

- 71.1 per cent of the beneficiary households received aid within one month from the date of sanction.
- The average aid received by beneficiary households is Rs. 18,234.00 (against Rs. 20,000.00 for full construction), and Rs. 9223.00 (against Rs. 10,000.00 for upgradation) under IAY.
- 32.5 per cent of the beneficiary households face problems in receiving their sanctioned budget.
- The average cost of construction of house (total consruction) under IAY is Rs. 27,627.00, and Rs. 23,609.00 under PMGAY.
- On average, family labour cost comes to be 7.1 per cent of total cost for construction of house under IAY in the case of 20 sq.mt. constructed area..
- As high as 66.7 per cent of the functionaries reported that the current aid is inadequate and it should be increased to Rs. 34,142.00 for plain areas.

Table – 4.97
Nature of Support in Housing Programmes

Schemes	Aid Received	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
IAY	Nothing	-	-	2	1.8	-	-	1	0.8	3	0.7
	In Cash	111	100.0	112	98.2	106	93.8	119	99.2	448	97.8
	In Materials	-	-	-	-	6	5.3	-	-	6	1.3
	Both (Cash & Materials)	-	-	-	-	1	0.9	-	-	1	0.2
	Sub-Total	111	100.0	114	100.0	113	100.0	120	100.0	458	100.0
PMGAY	In Cash	3	2.5	2	1.7	7	5.8	-	-	12	2.5
CCSRHP	In Cash	6	5.0	-	-	-	-	-	-	6	1.3
Others	In Cash	-	-	4	3.3	-	-	-	-	4	0.8
Grand Total		120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: The percentage of aid is calculated on sub-total of IAY, rest on grand total.
Source: Field survey, 2004.

i) Time Gap Between Sanction and Receipt of Aid: Of the beneficiary households, 64.2 per cent reported to have received it between 15 and 30 days after the money (aid) was sanctioned. 17.0 per cent of the households received it between 60 days and 90 days after sanction. Only 6.9 per cent received sanctioned money within 15 days. The percentage of households who received aid after six months from the date of sanction is 0.8 per cent. Most of the households (96.3 per cent) received aid within three months from the date of sanction. We find regional variations in the percentages of households receiving aid within a stipulated period. For example, for Bundelkhand the percentage of households receiving aid within three months is 82.5, which is 98.4 for west U.P. Percentage of households receiving aid within a month is 71.1 per cent for all regions, which is 59.7 per cent for west U.P., and 80.0 per cent for Bundelkhand. The speed of release and receipt of aid, thus, varies over regions on a specified time span. We did not find any significant competence of any particular region in these processes of sanction and release of aid **(Table-4.98)**.

Table – 4.98
Time Gap Between Sanction and Receipt of Aid for Housing
(As Reported by Beneficiary Households)

Duration (in days)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Within 15	19	15.8	6	5.1	6	5.0	2	1.7	33	6.9
15 to 30	77	64.2	82	69.5	78	65.0	69	58.0	306	64.2
30 to 60	13	10.8	9	7.6	8	6.7	9	7.6	39	8.2
60 to 90	2	1.7	18	15.3	24	20.0	37	31.1	81	17.0
90 to 120	4	3.3	1	0.8	3	2.5	-	-	8	1.7
120 to 180	3	2.5	1	0.8	1	0.8	1	0.8	6	1.3
180 to 365	1	0.8	1	0.8	-	-	1	0.8	3	0.6
Above 365	1	0.8	-	-	-	-	-	-	1	0.2
Total	120	100.0	118	100.0	120	100.0	119	100.0	477	100.0

Note: Three households did not receive any aid till the date of survey.
Source: Field survey, 2004.

ii) Actual Amount Received by Households: The mean aid that the beneficiaries under IAY (full construction) received is Rs. 18,234.00 which is less than the sanctioned budget (Rs. 20,000.00) by Rs. 1,766.00, that is, by 8.83 per cent. For east and central U.P., the respective means are less than the combined mean. For upgradation under IAY the combined mean is Rs. 9,123.00, that is less than the sanctioned budget (Rs. 10,000.00) by Rs. 877.00 that is, by 8.77 per cent. Thus, in both the cases, total construction and upgradation, the percentages siphoned off are around the same. For east and central U.P., the means are less than the combined mean. Thus, for both (total construction and upgradation), money siphoned off is more for central and east U.P., relative to those for west U.P. and Bundelkhand. For the latter two districts, since absolute budget actually received fell short of sanctioned budget, so there were also siphoning off.

For PMGAY, there was no siphoning off in Bundelkhand. The combined mean for PMGAY (full construction) was Rs. 19,222.00, which was less respectively for east and central U.P. The combined mean is less than the sanctioned budget by Rs. 778.00, that is, by 3.89 per cent. The case of upgradation under PMGAY was found in sample only in central

U.P. where no siphoning off was found. We did not find any siphoning off under CCS in the sample, the only region covered by CCS in our sample is Bundelkhand. For other categories of housing, we did not find any siphoning off, the other cases are found in only east U.P. in the sample **(Table-4.99)**.

Table – 4.99
Actual Aid/Finance Received by Beneficiary Households under Different Housing Programme
(in Rs.)

Regions	Mean/Std. Deviation	IAY		PMGAY		CCSRHP	Others
		Full	Half	Full	Half		
Bundelkhand	Mean	18436	9445	20000	-	40000	-
	Std. Deviation	2459	925	0	-	0	-
Eastern	Mean	17913	8647	18500	-	-	17000
	Std. Deviation	2645	1578	2121	-	-	0
Central	Mean	18079	8942	19000	10000	-	-
	Std. Deviation	2512	1564	1414	0	-	-
Western	Mean	19070	9613	-	-	-	-
	Std. Deviation	1818	859	-	-	-	-
Total	Mean	18234	9123	19222	10000	40000	17000
	Std. Deviation	2803	1568	1301	0	0	0

Note: The beneficiary gets Rs. 20,000 under the category 'full' and under the category 'half' Rs. 10,000.
Source: Field survey, 2004.

iii) Adequacy of Support Aid under IAY and PMGAY: Excepting one at district level, and one at block level, all the government officials interviewed responded on the adequacy of current aid and what aid should be. At the district level, half of the CDOs and PDs reported that current aid is inadequate for housing under IAY and PMGAY. At the block level, 66.7 per cent BDOs reported that the current aid is inadequate. The suggestion, on average, is that for plain area aid for total construction should be Rs. 34,142.00, and for hilly-difficult area, aid should be Rs. 47,566 00. The suggestion by CDOs/PDs at district levels is Rs. 34,000.00 for plain area and Rs. 50,000.00 for hilly area. The suggestion by BDOs for plain area is Rs. 34,285.00 for housing and Rs. 45,125.00 for hilly area **(Table-4.100).**

Table – 4.100
Adequacy of Aid under IAY and PMGAY
(As Reported by Functionaries)

Aid	Measure of Adequacy	Level of Respondents					
		District		Block		Total	
		No.	%	No.	%	No.	%
Supporting Amount	Adequate	3	37.5	2	12.5	5	20.8
	Inadequate	4	50.0	14	87.5	18	66.7
	No Response	1	12.5	-	-	1	4.2
	Total	8	100.0	16	100.0	24	100.0
Average aid should be (in Rs.)	Plain Area	34,000		34,285		34,142	
	Hilly Area	50,000		45,125		47,566	

Source: Interview, 2004.

iv) Reasons for Increasing the Aid for Construction of Houses: Half of the district level officials and 87.5 per cent of the BDOs felt the need to enhance aid for construction of houses under housing schemes. Most of the district officials (75.0 per cent) mentioned high cost of construction materials and high wage rate as the reasons for probable enhancement of aid. Cent per cent of those from BDOs who responded mentioned high cost of construction (non-labour/materials as the reason, while 85.7 per cent mentioned high wage rate as the

reason). The other reasons mentioned are 'need to construct better quality house', 'compulsion to construct toilet' etc. The major reasons mentioned, however, remain high wage cost and high material cost **(Table-4.101)**.

Table – 4.101
Reasons for Increasing the Aid for Construction of Houses under Housing Schemes

Reasons	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Need for better quality houses	-	-	2	19.3	2	11.1
High price of construction materials	3	75.0	14	100.0	17	94.4
High Wage rate	3	75.0	12	85.7	15	83.3
Additional expenditure because of distant market	1	25.0	3	21.4	4	22.2
Fixed area for construction of house	1	25.0	4	28.6	5	27.8
Compulsion for construction of toilet	4	100.0	6	42.9	10	55.6
Total	4	100.0	14	100.0	18	100.0

Source: Interview, 2004.

v) Problems in Receiving Sanctioned Budget: Of all the beneficiary households, 67.5 per cent did not face any problem while they received the sanctioned aid. Of those who faced problems in the process, the reasons mentioned are various. As high as 53.2 per cent reported to have paid bribe while receiving aid; 14.7 per cent had to visit the concerned bank frequently to get aid; 14.1 per cent reported wastage of time and late receipt of aid; 13.5 per cent reported to have visited block office frequently; 19.9 per cent reported not to have received total sanctioned aid. There are regional variations in percentages of beneficiary households who did not face any problem in getting aid, e.g., in Bundelkhand as high as 78.3 per cent did not face any problem, while for west U.P. it was for 52.5 per cent. Thus, there are regional variations in percentages of the beneficiary households who faced problems in receiving aid. For example, for west U.P., 91.2 per cent reported 'paying bribes' as the most serious problem, while for central U.P. the most serious problem is 'non-payment of total aid sanctioned'. For east U.P., the most serious problem is 'paying bribe'. The problems mentioned by each of the respondents were multiple **(Table-4.102)**.

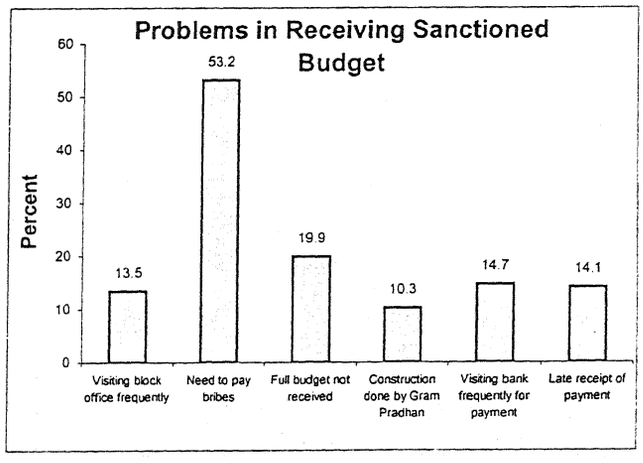


Fig. 4.18

Table – 4.102
Problems in Receiving Sanctioned Budget
(As Reported by Beneficiary Households)

Problems	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Visiting block office frequently	8	30.8	4	12.1	4	10.0	5	8.8	21	13.5
Need to pay bribes	10	38.5	15	45.5	6	15.0	52	91.2	83	53.2
Recommendation needed to get benefits	2	7.7	7	21.2	1	2.5	4	7.0	14	9.0
Full budget not received	7	26.9	4	12.1	20	50.0	-	-	31	19.9
Construction done by Gram Pradhan	-	-	-	-	16	40.0	-	-	16	10.3
Low quality construction done by Gram Pradhan	-	-	-	-	14	35.0	-	-	14	9.0
Visiting bank frequently for payment	4	15.4	8	24.2	7	17.5	4	7.0	23	14.7
Late receipt of payment	10	38.5	3	9.1	4	10.0	5	8.8	22	14.1
Sanctioned aid reduced by bank	-	-	2	6.1	-	-	1	1.8	3	1.9
Money received by Gram Pradhan and materials given in exchange	-	-	-	-	4	10.0	-	-	4	2.6
Did not receive any aid	-	-	2	6.1	-	-	1	1.8	3	1.9
Sub-Total of Respondents facing problems	26	21.7	33	27.5	40	33.3	57	47.5	156	32.5
Did not face any problems	94	78.3	87	72.5	80	66.7	63	52.5	324	67.5
Grand Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: The percentage of problems calculated on those respondents who faced problems and rest percentage on grand total figures.
Source: Field survey, 2004.

4.3.9.2 Average Cost of Construction under IAY and PMGAY

Construction and upgradation of houses under different schemes require labour and non-labour inputs. The labour input covers wage-labour and family (non-wage) labour. Non-labour (or material) input covers most of the cost of constructing residential units. For construction of houses under IAY, the material cost comes to 77.0 per cent, while wage-labour cost 16.9 per cent and family (non-wge) labour 6.1 per cent. For all the regions, average cost comes to be Rs. 27,627.00 for IAY house, the sanctioned amount being Rs. 20,000.00. Only material cost, on average, exceeds the sanctioned money, when the house is built as per IAY norm. Excepting central U.P. and Bundelkhand, the other two regions show higher material cost than the total sanctioned budget. The wage labour cost exceeds 25.0 per cent of total sanctioned budget for houses under IAY in Bundelkhand and east U.P. Even if family (non-wage) labour cost in excluded, the total cost (actual) exceeds the sanctioned budget by more than 25.0 per cent on average, with the exception of central U.P. where material cost and wage-labour cost remain below the sanctioned budget (Rs. 20,000.00).

The upgradation cost per residential unit under IAY on average is nearly twice the sanctioned budget. The cost components for 'upgradation unit' are similar to those of 'total construction' under IAY, i.e. 74.5 per cent material (non-labour) cost, 18.5 per cent (wage-labour cost) and 7.0 per cent family (non-wage) laobur cost. By regions, there is not much variation in these cost components. For central U.P., upgradation cost (average) (Rs. 14,842.00) is much less than that for other regions, as it is true for 'total construction' in central U.P. under IAY. In the sample, there are houses under PMGAY in all regions, excepting west U.P. The cases of upgradation under PMGAY are there in only central U.P. in the sample. For construction under PMGAY as per norm, cost on average comes to be Rs. 23,609.00 whose components are 76.1 per cent material cost, 17.0 per cent wage-labour

cost, and 6.8 per cent family (non-wage) labour cost. The cost components, thus, under PMGAY are similar to those under IAY. In central U.P. both the material and wage-labour cost are much less under PMGAY relative to those in other regions. For upgradation under PMGAY, the average cost comes to be Rs. 14,624.00, which by components come to be 73.8 per cent for material cost, 14.6 per cent for wage-labour cost, and 11.6 per cent for (non-wage) family labour cost **(Table-4.103)**.

Table – 4.103
Average Cost of Construction under IAY and PMGAY

(Cost in Rs.)

Schemes	Types of Support	Regions	Materials		Labour		Family Labour		Total	
			Cost	%	Cost	%	Cost	%	Cost	%
IAY	Full	Bundelkhand	19626	73.4	5294	19.8	1831	6.8	26751	100.0
		Eastern	24202	77.1	5269	16.8	1910	6.1	31381	100.0
		Central	16492	76.4	3684	17.1	1413	6.5	21589	100.0
		Western	24621	80.6	4412	14.4	1527	5.0	30560	100.0
		Total	21276	77.0	4676	16.9	1675	6.1	27627	100.0
	Upgradation (Half)	Bundelkhand	14226	72.7	4126	21.1	1214	6.2	19566	100.0
		Eastern	14741	72.1	4214	20.6	1478	7.2	20433	100.0
		Central	11088	74.7	2546	17.2	1208	8.1	14842	100.0
		Western	17271	76.5	3794	16.8	1503	6.7	22568	100.0
		Total	14517	74.5	3611	18.5	1356	7.0	19484	100.0
PMGAY	Full*	Bundelkhand	20350	75.5	5075	18.8	1516	5.6	26941	100.0
		Eastern	22400	79.6	4000	14.2	1750	6.2	28150	100.0
		Central	13965	74.1	3250	17.3	1625	8.6	18840	100.0
		Western	-	-	-	-	-	-	-	-
		Total	17967	76.1	4025	17.0	1617	6.8	23609	100.0
	Upgradation (Half)**	Central	10791	73.8	2133	14.6	1700	11.6	14624	100.0
		Total	10791	73.8	2133	14.6	1700	11.6	14624	100.0

Note: * No case is found in Western region.
** No case is found in Bundelkhand, Eastern, and Western region.
- The cost of family labour is calculated on per labour per day at prevailing wage rate at the time of construction.

Source: Field survey, 2004.

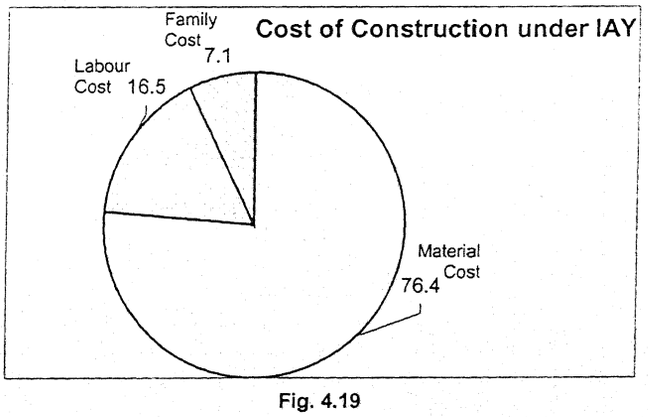


Fig. 4.19

For the residential units constructed under IAY, the average cost comes to be Rs. 26,090.00, that is, an excess of Rs. 6,090.00 over the sanctioned sum (Rs. 20,000.00). The average actual construction cost varies over regions, e.g., the highest for east U.P. at Rs. 32,822.00 and lowest for central U.P. (Rs. 21,482.00). The lowest actual average cost also exceeds the sanctioned budget. The material (non-labour) cost varies from 71.3 per cent at the bottom for east U.P. to 81.1 per cent for west U.P. at the top. Over all, the material cost on average for all regions comes to be 76.4 per cent of total construction cost. Labour cost is at the top (22.3 per cent of total cost) for east U.P., and at the bottom (12.2 per cent) for west U.P. Overall, for all regions, labour cost comes to be 16.5 per cent of total construction cost. Family (non-wage) labour cost is at the bottom (6.3 per cent) for east U.P. and at the top (7.8 per cent) for central U.P. The material cost alone for east and west U.P. exceeds total budget sanctioned

for housing under IAY. Even if family laobur cost is excluded, the cost of construction of house under IAY for each region exceeds sanctioned budget **(Table-4.104)**.

Table – 4.104
Average Cost of Construction of Fully Supported IAY Houses as per Prescribed Norms

(Cost in Rs.)

Cost by Components	Bundelkhand		Eastern		Central		Western		Total	
	Cost	%	Cost	%	Cost	%	Cost	%	Cost	%
Materials cost	19360	76.1	23414	71.3	16313	75.9	21552	81.1	19939	76.4
Labour cost	4126	16.2	7334	22.3	3501	16.3	3255	12.2	4300	16.5
Family labour cost	1957	7.7	2074	6.3	1668	7.8	1781	6.7	1851	7.1
Total	25443	100.0	32822	100.0	21482	100.0	26588	100.0	26090	100.0

Note: 1. No such cases are found in PMGAY, CCSRHP schemes.
2. The average cost of construction is calculated only for those households, who get Rs. 20,000 as a support and construct their house in 20 sq. meter area.

Source: Field survey, 2004.

4.3.10 Problems in and Suggestions for Improvement in Execution of Existing Rural Housing Schemes

All the Panchayat representatives reported the problems that they have been facing during selection of beneficiaries under housing schemes. As high as 52.8 per cent of the representatives reported that there remains political pressure to select non-eligible households. More than one-third of the representatives reported that there is problem in selection from the available BPL list. More than one-third reported that the target of the beneficiaries is less than the requirement. Nearly one-fourth opined that selection becomes difficult under compulsions imposed by provision of reservation. The representatives also reported on pressure from government officials, late arrival of targets at local level, lack of coordination among Panchayat members etc. The representatives focused on multiple problems in selection of beneficiaries **(Table-4.105)**.

Table – 4.105
Panchayats Facing Problems in Selection of Beneficiaries under Housing Schemes (As Reported by Panchayat Representatives)

Problems	Respondents	
	No.	%
Target is lower than requirement	13	36.1
Pressure is high for giving benefits to non-eligible households	10	27.8
Political pressure to select the non-eligible households	19	52.8
Higher officials put pressure to select their own candidates	4	11.1
Selection is difficult under provision of reservation	8	22.2
Late coming of targets	7	19.4
Lack of coordination among panchayat members	8	22.4
Problems for selection from BPL list	13	36.1
Total respondents	36	100.0

Source: Field survey, 2004.

4.3.10.1 Criteria for Eligibility of Households

All the Panchayat representatives offered suggestions for determination of eligibility of households for selection under housing schemes. Almost all of them opined that the benefit seeker must be living in a cottage/kuccha house, or remain shelterless. Some of the representatives opined to take income as the criterion for benefit-seeking, and some made land ownership the criterion. 30.6 per cent of the representatives opined that the annual

income of the benefit-seeking household should be below Rs. 15,000.00 per annum. One-fifth of the representatives opined that the household's income should be so inadequate as to allow him to construct a dwelling unit. Nearly one-fourth of the representatives opined that those households may seek housing benefits whose landholding is less than 1.5 acres and remain unirrigated. Some of the representatives stressed on more than one indicator for determination of eligibility of beneficiaries **(Table-4.106)**.

Table – 4.106
Criteria for Eligibility of Households for Selection under Housing Schemes
(Responses from Panchayat Representatives)

Norms for Households	Number of Respondents									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Must be shelterless or living in cottage/kaccha houses	9	100.0	10	90.1	8	100.0	8	100.0	35	97.2
Insufficient household Income to construct own house	2	22.2	3	27.3	1	12.5	1	12.5	7	19.4
Household owning unirrigated land below 2.5 acres	3	33.3	-	-	-	-	-	-	3	8.3
Annual household income should be below Rs. 15,000.00	4	44.4	2	18.2	2	25.0	3	37.5	11	30.6
Household owning maximum 1.5 acres unirrigated land	3	33.3	2	18.2	2	25.0	1	12.5	8	22.2
No. of earning members in households as the basis	1	11.1	3	27.3	1	12.5	4	50.0	9	25.0
Selection should not be based on caste	-	-	4	36.4	2	25.0	4	50.0	10	27.8
Total	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Source: Field survey, 2004.

4.3.10.2 Selection of Beneficiaries Under Housing Programmes

As reported by Panchayat representatives, selection of beneficiaries under housing programmes is really difficult. Only one-fourth of these representatives opined that the selection process is easy. As high as 58.3 per cent of the representatives face difficulties in selection of households for offering dwelling units. There are regional variations in the percentage of Panchayat representatives expressing opinion on selection complexities. The difficulties in selection is expressed mostly by the representatives in east and central U.P. **(Table-4.107)**.

Table – 4.107
Selection of Beneficiaries Under Housing Programmes
(Responses from Panchayat Representatives)

Levels	Number of Respondents									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Difficult	5	55.6	7	63.6	5	62.5	4	50.0	21	58.3
General	1	11.1	1	9.1	2	25.0	2	25.0	6	16.7
Easy	3	33.3	3	27.3	1	12.5	2	25.0	9	25.0
Total	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Source: Field survey, 2004.

i) Suggestions for Improving the Selection Procedure: 58.3 per cent of the Panchayat representatives offered suggestions for improvement of the selection procedure of beneficiaries under housing programmes. As high as 90.5 per cent of these representatives

suggested that selection of beneficiaries should be done by Panchayats, and not through the open meetings of Gram Sabha. More than one-fourth of these representatives suggested that the provision of reservation should be withdrawn from existing housing schemes. One-third of the representatives opined that actual and correct BPL households should be identified **(Table-4.108)**.

Table – 4.108
Suggestions for Improving the Selection Procedure of Beneficiaries under Housing Schemes
(Responses from Panchayat Representatives)

Suggestions	Respondents	
	No.	%
Selection of beneficiary should be done by Panchayat, and not in open meetings of Gram Sabha	19	90.5
Publicity should be done at village level about selection norm of beneficiary	3	14.3
Eligibility norms should be strictly followed	2	9.5
Selection of beneficiary should be done jointly by Panchayat and concerned BDO	2	9.5
Selection should be done by external higher level officials	2	9.5
Provision of reservation should be withdrawn from existing housing schemes	6	28.6
Actual and correct BPL households should be identified	7	33.3
Total respondents	21	100.0

Source: Field survey, 2004.

ii) Weaknesses of Housing Programmes: The weaknesses inherent in housing programmes, as reported by the Panchayat representatives, include time-lag between receiving first installment and beginning the construction of the dwelling unit, inadequate money as first installment, pre-fixed norms for selection of beneficiaries, compulsions to construct toilets, and Panchayats having no right for amendments of BPL list. Many representatives reported multiple factors as weaknesses **(Table-4.109)**.

Table – 4.109
Weaknesses of Housing Programmes
(Perceptions of Panchayat Representatives)

Weaknesses	Respondents	
	No.	%
Payment of installment takes more time and construction of house delayed	5	15.2
Amount of first installment is little	6	18.2
Delay due to formalities	5	15.2
Rules of Payment in installments are difficult	7	21.2
Misuse of money due to direct payment of installment to beneficiary	7	21.2
Pre-ascertained norms for selection of beneficiary	5	15.2
No right of panchayat for amendment in BPL list of GPs	7	21.2
Aid is very low	26	78.8
Compulsion for construction of toilets	9	27.3
Village is not saturated by giving target in one time	8	24.2
Reservation is based on caste	11	33.3
Total respondents	33	100.0

Note: *3* Respondents reported that they do not see weaknesses in housing programmes.
Source: Field survey, 2004.

4.3.10.3 Bribes Given by Beneficiary Households under Housing Schemes

51.0 per cent of all the beneficiary households covering all housing schemes are reported to have paid bribes. If the households who pay bribe under IAY is calculated as percentage of all IAY households (458), it comes to be 51.3 per cent. Similarly, the households who paid bribes to derive benefits under PMGAY comes to be 41.7, and the

similar calculation for CCS comes to be 83.3 per cent. There are regional variations in percentage of households under different housing schemes giving bribes. For example, beneficiary households under IAY giving bribes is reported to be most in west U.P. (77.5 per cent) and least in central U.P. (31.0 per cent). For east U.P., the percentage is 50.9 and for Bundelkhand 44.0. Percentage of beneficiary households giving bribes in case of PMGAY is most in east U.P. (50.0 per cent), followed by that in central U.P. (42.9 per cent), and Bundelkhand (33.3 per cent). Of total CCS beneficiaries, 83.3 per cent paid bribes who happened to be in Bundelkhand **(Table-4.110)**.

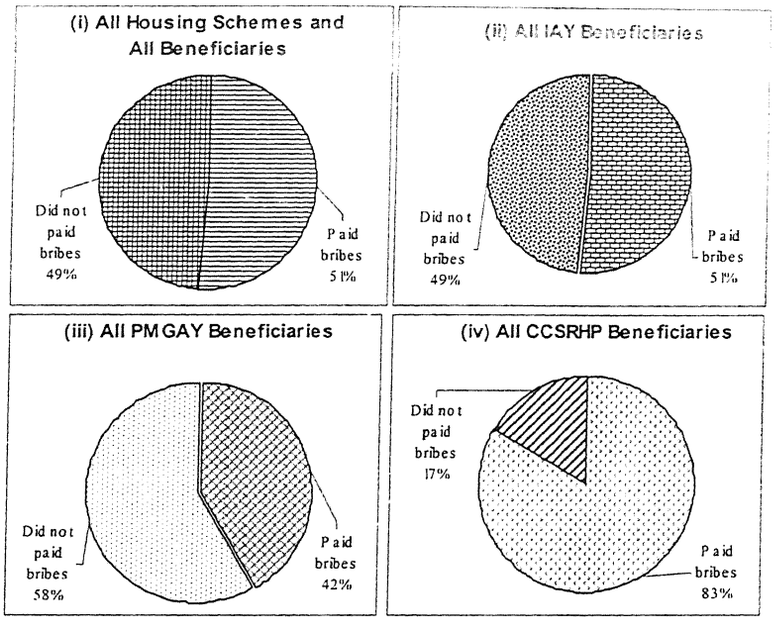


Fig. 4.20

Table – 4.110
Bribes Given by Beneficiary Households under Housing Schemes

Bribe Domain	Schemes	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Bribe given	IAY	49	44.1	58	50.9	35	31.0	93	77.5	235	51.3
	PMGAY	1	33.3	1	50.0	3	42.9	-	-	5	41.7
	CCSRHP	5	83.3	-	-	-	-	-	-	5	83.3
	Total	55	45.8	59	49.2	38	31.7	93	77.5	245	51.0
Bribe not given	IAY	62	55.9	56	49.1	78	69.0	27	22.5	223	48.7
	PMGAY	2	66.7	1	50.0	4	57.1	-	-	7	58.3
	CCSRHP	1	16.7	-	-	-	-	-	-	1	16.7
	Others	-	-	4	100.0	-	-	-	-	4	100.0
	Total	65	54.2	61	50.8	82	68.3	27	22.5	235	49.0
Total	IAY	111	100.0	114	100.0	113	100.0	120	100.0	458	100.0
	PMGAY	3	100.0	2	100.0	7	100.0	-	-	12	100.0
	CCSRHP	6	100.0	-	-	-	-	-	-	6	100.0
	Others	-	-	4	100.0	-	-	-	-	4	100.0
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

i) Payment of Bribes by Beneficiary Households: 51.04 per cent of all beneficiary households are reported to have given bribes. Of these bribe-givers, 38.0 per cent reported to have given bribe to Gram Pradhan, 24.5 per cent to Gram Secretary, 25.3 per cent to both Pradhan and Secretary, 4.9 per cent to block officials, 0.4 to concerned bank staff, 1.6 to all of the concerned bank staff, block staff and Pradhan. The payment of bribe to any person visually present may conceal many others who are in the 'bribe-chain' as receivers. It seems that local power structure is in connivance with state/public administration so far as giving and

receiving bribe is concerned. There are regional variations in distribution of bribe beneficiaries. In east U.P., it was mainly the Gram Pradhan, while in Bundelkhand it was mainly the Gram Secretary. Block officials receiving bribes is a major phenomenon in Bundelkhand, which reportedly does not exist for central and west U.P. Concerned bank staff involved in receiving bribe is an exception, rather than a regular phenomenon, it is reported only in one case in central U.P. Prima facie, it is the Gram Pradhan and Gram Secretary (at the bottom of the power structure), who are used reportedly to receive bribes **(Table-4.111)**.

Table – 4.111
Payment of Bribes by Beneficiary Households to People's Representatives and Public Officials

Payment to Officials	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gram Pradhan	11	20.0	31	52.5	17	44.7	34	36.6	93	38.0
Gram Secretary	15	27.3	12	20.3	5	13.2	28	30.1	60	24.5
Both Pradhan and Secretary	10	18.2	11	18.6	11	28.9	30	32.3	62	25.3
Concerned Bank staff	-	-	-	-	1	2.6	-	-	1	0.4
Block officials	11	20.0	1	1.7	-	-	-	-	12	4.9
Bank+ Block+ Pradhan	2	3.6	1	1.7	-	-	1	1.1	4	1.6
No response	6	10.9	3	5.1	4	10.5	-	-	13	5.3
Total HHs. who gave bribe	55	100.0	59	100.0	38	100.0	93	100.0	245	100.0

Source: Field survey, 2004.

ii) Range of Bribe: Of all the beneficiary households who paid bribes for receiving aid for construction of houses, 22.45 per cent are from Bundelkhand, 24.08 per cent are from east U.P., 15.51 per cent from central U.P., and 37.96 per cent from west U.P. Of those who paid bribes, 31.8 per cent paid between Rs. 2,000.00 and Rs. 3,000.00 per house (sanction), and 29.0 per cent paid between Rs. 1,000.00 and Rs. 2,000.00. For 24.7 per cent of the bribe-giving households, bribe varies between Rs. 3,000.00 and Rs. 5,000.00. The beneficiary households who paid bribe above Rs. 5,000.00 is 2.7 per cent. Most of the bribe-givers in Bundelkhand (76.3 per cent) paid bribes between Rs. 1,000.00 and Rs. 4,000.00. So is the range for west U.P. (73.2 per cent). Most of the bribe givers in east U.P. (80.1 per cent) paid between Rs. 500.00 and Rs. 3,000.00; so is the range for central U.P. (84.2 per cent). Thus, for west U.P. and Bundelkhand, most of the bribe-giving by beneficiary households take place in the range from Rs. 1,000.00 to Rs. 4,000.00, while the range for east and central U.P. is from Rs. 500.00 to Rs. 3,000.00. The range has no visible link with bargaining power or bribe-giving capacity of the beneficiary households in the regions **(Table-4.112)**.

Table – 4.112
Range of Bribe Given by Beneficiary Households

Bribe (in Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 500	1	1.8	3	5.1	1	2.6	2	2.2	7	2.9
500 to 1000	4	7.3	6	10.2	7	18.4	5	5.4	22	9.0
1000 to 2000	19	34.5	20	33.9	10	26.3	22	23.7	71	29.0
2000 to 3000	15	27.3	23	39.0	15	39.5	25	26.9	78	31.8
3000 to 4000	8	14.5	3	5.1	2	5.3	21	22.6	34	13.9
4000 to 5000	5	9.1	4	6.8	2	5.3	13	14.0	24	9.8
Above 5000	3	5.5	-	-	1	2.6	5	5.4	9	3.7
Total	55	100.0	59	100.0	38	100.0	93	100.0	245	100.0

Source: Field survey, 2004.

4.3.10.4 Suggestions for Improvement

We have got several suggestions from the beneficiary households (with only 1.5 per cent not responding) for improvement of the on-going housing programmes. As high as 63.5 per cent suggested to raise the aid in magnitude per household. 25.4 per cent suggested that housing should be ensured without payment of bribes. 7.5 per cent suggested that households should not be selected by Gram Pradhans. The other suggestions include views against completion of toilet, poverty to be taken as a basis of selection and not caste, provision of only cash as aid, non-delay (or timely) payment of installments, 'ensuring drinking water facility alongwith housing', 'inclusion of non-BPL households' etc. There are regional variations in weightages (measured by percentage of households suggesting) in suggestions mentioned by the households. For example, that housing should be provided without paying bribe is more emphasis in east U.P.; 'aid should be increased' gets more emphasized in each of the regions with east U.P. (75.0 per cent), Bundelkhand (61.7 per cent), west U.P. (59.2 per cent), and central U.P. (58.3 per cent). As high as 19.2 per cent in central U.P. opined that selection should not be done by Gram Pradhan. No household suggested on 'Smokeless Chulha' and bathroom. Very few (less than 10.0 per cent in any region in U.P.) opined against toilet. No household opined on the quality of floor and roof **(Table-4.113)**.

Table – 4.113
Suggestions for Improvement of the Housing Programmes
(As Suggested by Beneficiary Households)

Suggestions	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Condition of completion of toilet should be withdrawn	11	9.2	10	8.3	9	7.5	5	4.2	35	7.3
House should be given without bribe	30	25.0	43	35.8	37	30.8	12	10.0	122	25.4
Support should be given on the basis of poverty, not caste	3	2.5	9	7.5	5	4.2	16	13.3	33	6.9
Benefited households should be checked by higher level officials	-	-	2	1.7	2	1.7	1	0.8	5	1.0
Selection of households should not be done by Gram Pradhan	-	-	2	1.7	23	19.2	11	9.2	36	7.5
Aid must be given in cash	-	-	-	-	8	6.7	-	-	8	1.7
Implementation of programme should be done in proper ways	3	2.5	4	3.3	1	0.8	1	0.8	9	1.9
Money (aid) should be released in time	13	10.8	9	7.5	17	14.2	4	3.3	43	9.0
Aid should be increased	74	61.7	90	75.0	70	58.3	71	59.2	305	63.5
Drinking water facility should be ensured along with house	-	-	-	-	8	6.7	7	5.8	15	3.1
Total aid should be given in one installment	5	4.2	14	11.7	-	-	1	0.8	20	4.2
Selection and payment should be done by higher level officials	-	-	3	2.5	1	0.8	1	0.8	5	1.0
Sufficient target should be given in the village	1	0.8	8	6.7	7	5.8	-	-	16	3.3
Provision of upgradation in programme should be withdrawn	1	0.8	11	9.2	4	3.3	17	14.2	33	6.9
Money to be spent on doors and windows should be added in the Programme	1	0.8	1	0.8	-	-	-	-	2	0.4
Strict action should be taken against those persons who take bribe	1	0.8	4	3.3	19	15.8	1	0.8	25	5.2
Non BPL poor households should also be benefited	3	2.5	4	3.3	2	1.7	-	-	9	1.9
Gram Pradhan should be punished, if he is found guilty	-	-	-	-	8	6.7	1	0.8	9	1.9
Current programmes are good, and improvement not needed	22	18.3	8	6.7	11	9.2	8	6.7	49	10.2
No response	5	4.2	2	1.7	-	-	1	0.8	7	1.5
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: Multiple responses by respondents.
Source: Field survey, 2004.

All of the district and block level officials who were approached suggested measures for better implementation of housing schemes. One-third of the district officials suggested that aid should be given through joint account of beneficiary and government. One-third of them suggested to fix the responsibility for any mistake/fraud. More than half of the BDOs suggested that aid should be given through joint account. More than half suggested that the

responsibility of any mistake/fraud should be specified. The BDOs also suggested that the block office should identify the villages for distribution of benefits. There are other suggestions offered by the district and block officials for better implementation of housing schemes that include 'controlling banks for poverty alleviation programmes', 'delinking schemes from target orientation' etc. **(Table-4.114)**.

Table – 4.114
Better Implementation of Housing Schemes
(As Suggested by Government Officials)

Suggestions	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Educated persons should be appointed in local body in each post	-	-	1	6.3	1	4.2
During the BPL survey, additional responsibility should also be given to NGOs along with government	-	-	4	25.0	4	16.7
Aid should be given through joint account of beneficiary and government	3	37.5	9	56.3	12	50.0
All eligible households should be benefited at one time in the village	1	12.5	7	43.8	8	33.3
The block office should identify the villages for distribution of targets	1	12.5	10	62.5	11	45.8
Control the Banks for poverty alleviation programmes	1	12.5	5	31.3	6	25.0
Target oriented schemes should not be prepared	-	-	3	18.8	3	12.5
Housing schemes must be linked with employment generation programmes	1	12.5	3	18.8	4	16.7
The selection of beneficiary must be done jointly by the GP and Government representatives	-	-	4	25.0	4	16.7
Fix the responsibility for any mistake/fraud	3	37.5	9	56.3	12	50.0
Employees of other departments should be sent back to concerned department	1	12.5	1	6.3	2	8.3
No Response	1	12.5	-	-	1	4.2
Total	8	100.0	16	100.0	24	100.0

Source: Field Survey, 2004.

4.3.11 Role of Functionaries in Housing Programmes

Of all the relevant functionaries at district and block levels, we could get information from sixteen (16) Block Development Officers (BDOs) and seven Project Directors (PDs) of district, and one Chief Development Officer (CDO). Thus, in total, we met 24 officials and collected information about on-going government sponsored housing programmes in U.P. **(Table-4.115)**.

Table – 4.115
Sample Profile of Programme Functionaries

Levels	Officials	Respondents	
		No.	%
Block	Block Development Officers (Acting)	4	16.7
	Block Development Officers	12	50.0
	Sob-Total	16	66.7
District	Project Director, DRDA	7	29.2
	Chief Development Offcers	1	4.2
	Sob-Total	8	33.3
Grand Total		24	100.0

Source: Field Survey, 2004.

4.3.11.1 Satisfaction Regarding Administrative Setup

We gathered interesting information about the extent of satisfaction on the administrative setup for implementation of housing schemes. It is that an identical percentage (45.8 per cent) revealed satisfaction and non-satisfaction considered over districts and blocks. At the district level, lesser officials (37.5 per cent) are satisfied, while at the block level 50.0

per cent are satisfied, 8.4 per cent of the BDOs did not respond, while one district official remained silent on the question **(Table-4.116)**.

Table – 4.116
Satisfaction Regarding Administrative Setup for Housing Schemes
(As Responded by Functionaries)

Extent of Satisfaction	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Satisfied	3	37.5	8	50.0	11	45.8
Unsatisfied	4	50.0	7	43.8	11	45.8
No response	1	12.5	1	6.2	2	8.4
Total	8	100.0	16	100.0	24	100.0

Source: Field Survey, 2004.

The pressures that reportedly obstruct the well execution and management of housing schemes are presented in **Box-4.1**.

Box – 4.1
Types of Pressures Faced by Government Functionaries

Types of Pressures
Organizing too much meeting by the departmental officials
Additional works due to shortage of staff
Too much political pressure in the housing schemes
Additional charge of other posts
Shouldering works of other departments
Election (held Frequently) –related works
Disposed of non-urgent political complaint
Management of MP and MLA funds

Source: Field Survey, 2004.

4.3.11.2 Skill Development

Interestingly, 58.3 per cent of the officials (CDOs, PDs, BDOs) are indifferent regarding own skill development, of which 75.0 per cent are district officials and 50.0 per cent are block officials. The district officials are interested in project management, monitoring, and evaluation. The BDOs are interested in many of the tasks, like accounts, computer application, project management, group works, monitoring and evaluation and planning for problem areas **(Table-4.117)**.

Table – 4.117
Interest for Skill Development
(As Responded by Functionaries)

Tasks	Level of Respondents					
	District		Block		Total	
	No.	%	No.	%	No.	%
Project Management	1	12.5	3	18.8	1	4.2
Accounts	-		1	6.3	1	4.2
Monitoring & Evaluation	1	12.5	1	6.3	2	8.3
Computer Application	-	-	3	18.8	3	12.5
Group Works	-	-	1	6.3	1	4.2
Planning for Problem Areas	-	-	3	18.8	3	12.5
Indifference	6	75.0	8	50.0	14	58.3
Total	8	100.0	16	100.0	24	100.0

Source: Field Survey, 2004.

4.3.11.3 Implementation of Housing Schemes by Gram Panchayats

As reported by 82.7 per cent of the beneficiary households, implementing development schemes by Gram Panchayats is good. In view of 14.6 per cent, it is bad. There are regional variations in these percentages. As high as 90.0 per cent of the households in

Bundelkhand are satisfied with the way the Panchayats conduct development schemes. In east U.P., 20.8 per cent opine against Panchayats implementing these schemes **(Table-4.118)**.

Table – 4.118
Implementation of Development Schemes through Gram Panchayats
(As Perceived by Beneficiary Households)

Perception	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Good	108	90.0	95	79.2	101	84.2	93	77.5	397	82.7
Bad	10	8.3	25	20.8	17	14.2	18	15.0	70	14.6
Ignorance	2	1.7	-		2	1.7	9	7.5	13	2.7
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

i) Reasons for Unsatisfactory Implementation: 14.58 per cent of all beneficiary households reported bad condition of development schemes executed through Gram Panchayats. As high as 42.9 per cent of those who reported bad functioning pointed at the scope of Panchayat Members earning money from development schemes. As high as 35.7 per cent reported that no development work had been done by Gram Pradhan. 15.7 per cent reported that there is no (external) control on Gram Pradhan. As high as 11.4 per cent reported that the Gram Pradhans are biased. 10.0 per cent reported that works of Gram Pradhans are not controlled by high-level government officials. As high as 10.0 per cent reported corruption among government officials. 5.7 per cent reported bribe taken by Gram Pradhan. There are multiple responses by many of the households who reported bad conditions of development schemes executed through Gram Panchayats. However, most of the responses get centered on Gram Pradhan. There are regional variations in these percentages of households, reporting on bad conditions. Of those who reported bad conditions, 35.71 per cent are from east U.P. and 17.28 per cent from Bundelkhand. Most of the households in east U.P. (40.0 per cent) reported the scope of earning (illegal) money from development schemes and non-execution of development work by Gram Pradhan (36.0 per cent). Earning (illegal) from development scheme is a major problem in west U.P. (66.7 per cent), while non-execution of development work is a major problem for central U.P. (58.8 per cent). In Bundelkhand, no control over Gram Pradhan is a major problem (50.0 per cent) **(Table-4.119)**.

Table – 4.119
Reasons for Unsatisfactory Execution of Development Schemes through Gram Panchayats

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
No control on Gram Pradhan	5	50.0	3	12.0	1	5.9	2	11.1	11	15.7
Earning from development schemes	6	60.0	10	40.0	2	11.8	12	66.7	30	42.9
No development work done by Gram Pradhan	2	20.0	9	36.0	10	58.8	4	22.2	25	35.7
Corruption among government officials	1	10.0	1	4.0	1	5.9	4	22.2	7	10.0
Gram Pradhan having links with political parties	-	-	1	4.0	2	11.8	-	-	3	4.3
Works of Gram Pradhan not checked by higher officials	1	10.0	2	8.0	3	17.6	1	5.6	7	10.0
Work not done impartiality by Gram Pradhan	-	-	6	24.0	1	5.9	1	5.6	8	11.4
Bribe taken by Gram Pradhan	-	-	3	12.0	-	-	1	5.6	4	5.7
Local work done by outside labour under SGRY	-	-	1	4.0	-	-	1	5.6	2	2.9
Total	10	100.0	25	100.0	17	100.0	18	100.0	70	100.0

Source: Field survey, 2004.

4.3.12 Linkages of Housing Programmes with Other Development Schemes

As responded by a small number (73) of households, that is, 15.2 per cent of total (480), the linkages of rural housing schemes with other poverty alleviation-cum-development schemes may be examined. The linkages are support to work through 'inclusion' of beneficiary households under housing with other poverty alleviation-cum-development schemes. Of these respondents, 37.0 per cent reported to have perceived good benefits from 'Antyodaya'. Similarly, for 21.7 per cent of the beneficiary households under housing, it is 'good benefit' from SGSY, 'general benefit' for 43.5 per cent, and 'no benefit' for 34.8 per cent. So far as links with SGRY is concerned, it is good benefit for 50.0 per cent of the beneficiaries under housing and another 50.0 per cent common (general) benefit. The linkages with many of such schemes with the housing scheme is often not clear in terms of poverty alleviation by generation of income and employment **(Table-4.120)**.

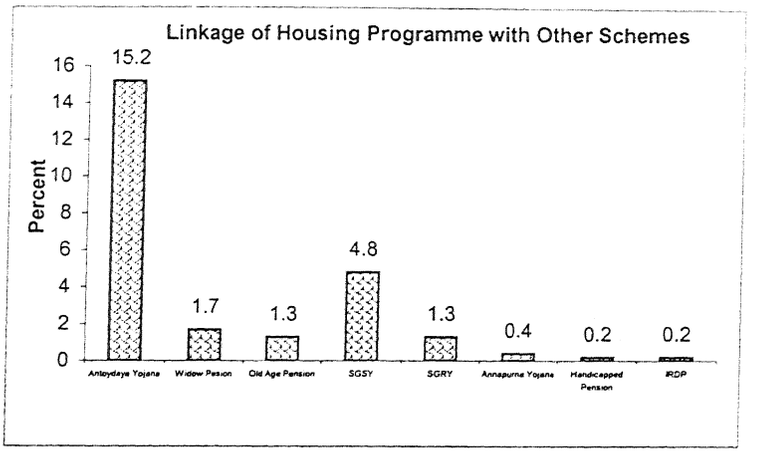


Fig. 4.21

Table – 4.120
Linkages of Housing Programmes with other Development-cum-Poverty Alleviation Programmes for Beneficiary Households, 1999-2004

Category	Regions	Antyodaya Yojana		Widow Pension		Old Age Pension		SGSY		SGRY		Annapurna Yojana		Handicapped Pension		IRDP	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Good Benefit	Bundelkhand	5	50.0	-	-	3	60.0	-	-	-	-	-	-	1	100.0	-	-
	Eastern	5	35.7	1	50.0	1	100.0	1	33.3	3	100.0	-	-	-	-	-	-
	Central	5	25.0	6	100.0	-	-	4	36.4	-	-	-	-	-	-	-	-
	Western	12	41.4	-	-	-	-	-	-	-	-	1	50.0	-	-	-	-
	Total	27	37.0	7	87.5	4	66.7	5	21.7	3	50.0	1	50.0	1	100.0	-	-
General Benefit	Bundelkhand	3	30.0	-	-	2	40.0	2	50.0	-	-	-	-	-	-	1	100.0
	Eastern	8	57.1	1	50.0	-	-	1	33.3	-	-	-	-	-	-	-	-
	Central	13	65.0	-	-	-	-	6	54.5	3	100.0	-	-	-	-	-	-
	Western	17	58.6	-	-	-	-	1	20.0	-	-	1	50.0	-	-	-	-
	Total	41	56.2	1		2	33.3	10	43.5	3	50.0	1	50.0	-	-	1	100.0
No Benefit	Bundelkhand	2	20.0	-	-	-	-	2	50.0	-	-	-	-	-	-	-	-
	Eastern	1	7.1	-	-	-	-	1	33.3	-	-	-	-	-	-	-	-
	Central	2	10.0	-	-	-	-	1	9.1	-	-	-	-	-	-	-	-
	Western	-	-	-	-	-	-	4	80.0	-	-	-	-	-	-	-	-
	Total	5	6.8	-	-	-	-	8	34.8	-	-	-	-	-	-	-	-
Total	Bundelkhand	10	100.0	-	-	5	100.0	4	100.0	-	-	-	-	1	100.0	1	100.0
	Eastern	14	100.0	2	100.0	1	100.0	3	100.0	3	100.0	-	-	-	-	-	-
	Central	20	100.0	6	100.0	-	-	11	100.0	3	100.0	-	-	-	-	-	-
	Western	29	100.0	-	-	-	-	5	100.0	-	-	2	100.0	-	-	-	-
	Total	73	100.0	8	100.0	6	100.0	23	100.0	6	100.0	2	100.0	1	100.0	1	100.0

Note: Different development programmes have benefited only 106 households and 374 households remained not benefited by any programme out of total 480 households.
Source: Field survey, 2004.

4.4 Performance of Minimum Needs Programmes Executed by Government

On the questions centred on availability of food though public distribution system (PDS), education through primary school, and health though primary health centre, we got responses from the beneficiary households. However, information about primary health centres is seriously constrained by ignorance (24.2 per cent). Ignorance also constrains any judgment on Anganwadi/Balwadi Kendra (21.9 per cent). The beneficiaries are not much ignorant about primary school. As high as 66.9 per cent say that the educational centres are good by services. There are regional variations in this response. For example, as perceived by households in Bundelkhand, 75.8 per cent of primary schools are reported to be good. So far as primary health centres are concerned, 40.8 per cent of the households are of the opinion that they are so so. So far as fair price shops (FPSs) are concerned, 37.3 per cent say these are so so, and 22.7 per cent say these are good. There are regional variations in this perception. For 40.8 per cent of the beneficiary households in central U.P., the services from FPSs are bad. The services from primary health centres in west U.P. are generally not bad. Ignorance and non-response, however, make it difficult to arrive at any conclusion on services provided by these institutions **(Table-4.121)**.

Performance of Minimum Needs Programme (MNP) Executed by Government

- *About 43.0 per cent of the households are ignorant about the quality of Primary Health Center. 37.0 per cent are ignorant about the quality of PDS*.*
- *The average working hours per day for Primary School is reportedly 5.7 hours, which is 5.2 hours for PHC, 2.6 hours for FPS, and only 3.0 hours for Anganwadi Kendra.*
- *62.4 per cent of the average requirement of the beneficiary households for rice, 71.8 per cent for wheat, 57.3 per cent for sugar, and 27.0 per cent for kerosene oil are not fulfilled through Public Distribution System*

Note: * Ignorance includes absence of any good idea about PHCs and PDS.

Table – 4.121
Quality in terms of Some Basic Facilities
(Perception of Respondents)

Facilities	Quality	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Primary School	Good	91	75.8	85	70.8	84	70.0	61	50.8	321	66.9
	General	21	17.5	20	16.7	15	12.5	50	41.7	106	22.1
	Bad	7	5.8	13	10.8	20	16.7	3	2.5	43	9.0
	Ignorance	-	-	1	0.8	-	-	6	5.0	7	1.5
	No response	1	0.8	1	0.8	1	0.8	-	-	3	0.6
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0
Primary Health Center	Good	23	19.2	9	7.5	13	10.8	14	11.7	59	12.3
	General	61	50.8	49	40.8	42	35.0	44	36.7	196	40.8
	Bad	28	23.3	28	23.3	32	26.7	4	3.3	92	19.2
	Ignorance	7	5.8	31	25.8	23	19.2	55	45.8	116	24.2
	No response	1	0.8	3	2.5	10	8.3	3	2.5	17	3.5
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0
Fair Price Shop	Good	43	35.8	28	23.3	23	19.2	15	12.5	109	22.7
	General	40	33.3	46	38.3	26	21.7	67	55.8	179	37.3
	Bad	35	29.2	37	30.8	49	40.8	32	26.7	153	31.9
	Ignorance	1	0.8	6	5.0	16	13.3	3	2.5	26	5.4
	No response	1	0.8	3	2.5	6	5.0	3	2.5	13	2.7
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0
Anganwadi/ Balwadi Kendra	Good	9	7.5	11	9.2	6	5.0	4	3.3	30	6.3
	General	63	52.5	79	65.8	62	51.7	78	65.0	282	58.8
	Bad	13	10.8	4	3.3	26	21.7	7	5.8	50	10.4
	Ignorance*	30	25.0	25	20.8	21	17.5	29	24.2	105	21.9
	No response	5	4.2	1	0.8	5	4.2	2	1.7	13	2.7
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Note: * Either the facility do not exist or they do not know.
Source: Field survey, 2004.

It is not enough for the socio-economic development-cum-service centres to exist. It is necessary to see how do these centres function. The first indicator may be the duration per day (in hours) that these centres remain open. As reported by the households, the primary school remains open (functioning) for 5.7 hours per day on average; the primary health centres remain open for 5 2 hours per day; the fair price shops remain open for 2.6 hours a day; and Anganwari/Balwadi Kendra remains open for 3.0 hours a day. There are not much regional variations in working hours per day for primary schools and fair price shops. So far as working hours per day of primary health centres is concerned, for central U.P. it is reported to be 4.3 hours at the bottom and 6.0 hours for Bundelkhand at the top. The opinion regarding 'quality-hours', however, varies over regions for all these service centres **(Table-4.122)**.

Table – 4.122
Facilities Available from Basic Services to Beneficiary Households (Functioning Houses on Average Per Day)

Facilities	Quality	Bundelkhand	Eastern	Central	Western	Total
Primary School	Good	5.7	5.9	5.7	5.8	5.8
	General	5.8	5.4	5.4	5.9	5.7
	Bad	5.3	4.5	5.0	4.7	4.9
	Total	5.7	5.6	6.1	5.8	5.7
Primary Health Centre	Good	7.0	7.8	4.9	5.3	6.1
	General	5.6	4.7	4.0	4.5	4.9
	Bad	6.1	5.9	4.4	3.5	5.3
	Total	6.0	5.3	4.3	4.6	5.2
Fair Price Shop	Good	2.5	2.3	1.9	2.5	2.5
	General	2.4	2.2	3.2	2.5	2.5
	Bad	2.4	3.6	3.3	2.3	3.1
	Total	2.5	2.7	2.9	2.4	2.6
Anganwadi/ Balwadi Kendra	Good	3.5	3.5	4.7	3.5	3.7
	General	3.3	2.6	3.4	3.3	2.9
	Bad	1.8	1.0	1.4	1.5	1.5
	Total	3.2	2.6	3.0	3.3	3.0

Source: Field survey, 2004.

4.4.1 Performance of Public Distribution System

The gap between availability and consumption of rice distributed through PDS comes to be 62.4 per cent, for wheat the gap being 71.8 per cent, for sugar 57.3 per cent, and for kerosene 27.0 per cent. There are regional variations in these gaps. For example, for rice the gap is most for east U.P. (67.7 per cent), followed by that in central U.P. (65.7 per cent). The consumption habit shows higher requirements of rice in east U.P. relative to that in other regions. The gap between availability and consumption of wheat comes to be the most for Bundelkhand (75.5 per cent), followed by that in east U.P. (74.3 per cent). The consumption requirement of wheat is most for Bundelkhand followed by that in west U.P. Sugar is reported to be not available, excepting Bundelkhand. For Bundelkhand, the gap between availability and consumption of sugar is 38.3 per cent, when the consumption requirement itself is low. For kerosene, the percentage gap varies from 20.9 per cent for west U.P. to 33.1 per cent for central U.P. **(Table-4.123)**.

Table – 4.123
Gap between Availability and Consumption of Essential Items Distributed through PDS
(Per Household)

Consumption	Gap*	Bundelkhand		Eastern		Central		Western		Total	
		Mean	%	Mean	%	Mean	%	Mean	%	Mean	%
Rice (in kg.)	Gap	10.22	49.5	35.80	67.7	22.13	65.7	17.06	58.2	21.30	62.4
	Availability	10.42	50.5	17.11	32.3	11.54	34.3	12.24	41.8	12.83	37.6
	Consumption	20.64	100.0	52.91	100.0	33.67	100.0	29.30	100.0	34.13	100.0
Wheat (in kg.)	Gap	61.91	75.5	48.65	74.3	46.80	69.6	49.14	67.5	51.62	71.8
	Availability	20.09	24.5	16.80	25.7	20.40	30.4	23.66	32.5	20.24	28.2
	Consumption	82.00	100.0	65.45	100.0	67.20	100.0	72.80	100.0	71.86	100.0
Sugar (in kg.)	Gap	1.66	38.3	0.32	100.0	0.60	100.0	1.04	100.0	0.90	57.3
	Availability	2.67	61.7	0	0	0	0	0	0	0.67	42.7
	Consumption	4.33	100.0	0.32	100.0	0.60	100.0	1.04	100.0	1.57	100.0
Kerosene (in Lt.)	Gap	1.40	26.5	1.22	26.4	1.43	33.1	0.84	20.9	1.23	27.0
	Availability	3.89	73.5	3.40	73.6	2.89	66.9	3.17	79.1	3.33	73.0
	Consumption	5.29	100.0	4.62	100.0	4.32	100.0	4.01	100.0	4.56	100.0

Note: 1. The calculations are based on those households who hold ration cards and get benefits from PDS.
2. Rice and Wheat have been distributed only for Antyodya Yojana and BPL Card holders.
* Consumption gap = Consumption – Availability.
Source: Field survey, 2004.

i) Price Gap in Essential Commodities Distributed through PDS: There exists positive difference between the price per unit of the essential commodity that the beneficiaries pay and the price that is fixed administratively. The price gap for BPL households for rice is 7.64 per cent, considered over all the regions, which is 14.40 per cent for wheat. The price gap varies over regions, for example, for Bundelkhand for rice the gap is 10.9 per cent, while for east U.P. it is only 1.0 per cent; for west U.P., the price gap is 9.76 per cent and for central U.P. 8.94 per cent. Thus, with east U.P. as an exception, most of the beneficiaries report high positive price gap in rice distributed through PDS for BPL households. Even for rice for 'Antyodaya' scheme, there exists price gap, the gap for all the regions being 3.3 per cent, which varies over regions. The price for rice under Antyodaya is much less than that meant for BPL families, the former being around half of the latter. The price gap for wheat for BPL households considered over all regions is 14.4 per cent, which varies from west U.P. at 7.53 per cent at the bottom to 24.73 per cent for central U.P. at the top. For Bundelkhand the gap for wheat for BPL households is 15.05 per cent and for east U.P. 10.32 per cent. The Antyodaya price of wheat is less than half of BPL price. There exists price gap for wheat under Antyodaya; for all regions, it is 14.5 per cent, which varies from 21.0 per cent for Bundelkhand to 5.5 per cent for central U.P. For east U.P. the gap is 20.5 per cent, and for west U.P. the gap is 10.5 per cent. For sugar, the price gap is 8.3 per cent. For kerosene, the price gap is 8.56 per cent, which varies over regions. The gap is 12.39 per cent for east U.P., 8.06 per cent for central U.P., 7.96 per cent for Bundelkhand and 6.34 per cent for west U.P. Thus, the consumers pay more than what is fixed in all regions and for all commodities covered under PDS **(Table-4.124)**.

Table – 4.124
Price Gap in Essential Commodities Distributed through PDS

Regions	Price Gap*	Rice (in kg.)		Wheat (in kg.)		Sugar (BPL) (in kg.)	Kerosene (All Cards) (in lt.)
		Antyodaya	BPL	Antyodaya	BPL		
Bundelkhand	Price	3.04	6.82	2.42	5.35	14.62	10.72
	% Gap	1.30	10.90	21.00	15.05	8.30	7.96
Eastern	Price	3.27	6.21	2.41	5.13	-	11.20
	% Gap	9.00	1.00	20.50	10.32	-	12.39
Central	Price	3.00	6.70	2.11	5.80	-	10.77
	% Gap	-	8.94	5.50	24.73	-	8.06
Western	Price	3.11	6.75	2.21	5.00	-	10.60
	% Gap	3.60	9.76	10.50	7.53	-	6.34
Total	Price	3.10	6.62	2.29	5.32	14.62	10.82
	% Gap	3.30	7.64	14.50	14.40	8.30	8.56

Note: 1. The percentage gap calculated on price fixed under Antyodaya Yojana; rice and wheat prices are Rs. 2.00 and Rs. 3.00 per kg. and for BPL, the prices are Rs. 4.65 and Rs. 6.15 per kg. for the above items. The sugar price per unit (kg) for all cardholders is Rs. 13.50 per kg.
2. The percentage gap calculated for kerosene oil is, on average, 9.93 per liter because rates vary as per distance of PDS shops.
* Price Gap = Price paid by Households – Price Issue.
Source: Field survey, 2004.

4.5 Functions of Panchayati Raj Institutions

The types of Panchayat representatives that we covered, and got responses from them, include Panchayat President, husband of Panchayat President, and other relatives of Panchayat President. Of the total representatives interviewed (36), 47.2 per cent are Panchayat Presidents, 41.7 per cent are husbands of Panchayat Presidents, and 11.1 per cent are relatives of Panchayat Presidents. These percentages vary across regions. The number of Panchayat representatives also varies over regions from 8 for each of west U.P. and central U.P. to 9 for Bundelkhand and 11 for east U.P., depending on their availability and willingness to respond to questions **(Table-4.125)**.

Functions of Panchayati Raj Institutions (PRIs)

- *In 52.8 per cent cases, husbands of Panchayat Presidents/relatives execute jobs in lieu of women Gram Pradhans elected.*
- *42.9 per cent Panchayat representatives reported presence of less support of Government relative to local requirement. 32.1 per cent reported lack of coordination among Panchayat members on the issue of development, which are considered as the main problems of Gram Panchayat.*
- *41.9 per cent of the households expressed their ignorance about the constituted development committees of Gram Panchayat.*
- *The participation of local people in Gram Panchayat activities are found to be satisfactory.*
- *Dissension among Gram Panchayat members, ritualistic works, and casteism are reported to be the main weaknesses of Gram Panchayat.*
- *About 87.0 per cent of the households depend for any information on the local people of the village.*
- *Most of the people participate in political processes based on party, caste, local issues, and development.*

Table – 4.125
Respondents from Panchayats in Selected Villages

Regions	Number of Respondents									
	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Panchayat President	4	44.7	4	36.4	3	37.5	6	75.0	17	47.2
Husband of Panchayat President	4	44.4	5	45.5	5	62.5	1	12.5	15	41.7
Relative of Panchayat President	1	11.2	2	18.1	-		1	12.5	4	11.1
Total	9	100.0	11	100.0	8	100.0	8	100.0	36	100.0

Note: The member other than the Panchayat President has been interviewed in case where the Panchayat Presidents are not available, female member from the Panchayat President's family is unable to respond to questions or the maximum Panchayat works have been done on behalf of Panchayat Presidents.
Source: Field survey, 2004.

4.5.1 Problems of Gram Panchayats

77.7 per cent of the Panchayat representatives reported that there are problems in general for functioning of Gram Panchayats. Most of the representatives talked about less government support relative to local requirements, particularly in a situation of linked resources at the hands of Panchayats. Many representatives talked about lack of coordination among Panchayat members on issues of development. There are also reasons and problems for malfuncting of Panchayats like unawareness of Panchayat members regarding rules and regulations of Panchayats, lack of awareness among local people, people remaining indifferent to attend Gram Sabha meetings etc. (Table-4.126).

Table – 4.126
Problems of Gram Panchayats
(As Reported by Panchayat Representatives)

Problems	Respondents	
	No.	%
Lack of coordination among Panchayat members on the issues of development	9	32.1
Unnecessary proposals come to constituted committees of GPs	7	25.0
Lack of awareness among local people	3	10.7
Low attendance in the meetings of Gram Sabha	2	7.1
Gram Panchayat has very limited resources	10	35.7
Less support of government relative to local requirements	12	42.9
Unawareness of Panchayat members regarding rules and regulations of Panchayat	3	10.7
Limited power of Gram Pradhan creates hindrance	3	10.7
No Panchayat building	1	3.6
Total respondents	28	100.0

Note: 8 Respondents reported that they have no problems.
Source: Field survey, 2004.

4.5.2 Activities of Gram Panchayats

Gram Panchayats are supposed to constitute development committees, organize open meetings of Gram Sabha, and ensure effective functioning of the committees. As high as 74.2 per cent of the beneficiary households reported that open meetings of Gram Sabha are held. However, only 25.8 per cent reported that they regularly participate in the open meetings of Gram Sabha. As high as 66.6 per cent reported that they occasionally participate in these meetings. Half of the beneficiary households do not know if these committees have been constituted. While 64.8 per cent reported that the development committees are functionally active, 30.3 per cent reported 'inactive' development committees. As high as 83.1 per cent reported that Panchayats play positive role for development of village, while only 54.0 per cent reported non-support by Panchayats. There are regional variations in these percentages. For example, 87.5 per cent of households in Bundelkhand reported open meetings of Gram Sabha held in Bundelkhand as opposed to 60.8 per cent for west U.P. People attending regular meetings of Gram Sabha is very poor for west U.P. (8.2 per cent) as opposed to very high percentage for Bundelkhand (35.2 per cent). As opposed to 60.8 per cent of households in Bundelkhand reporting constitution of development committees of Gram Panchayats, only 35.0 per cent in west U.P. confirmed constitution of such committees. A high percentage of households in Bundelkhand (90.8) reported positive development role of

Panchayats, as opposed to a low percentage for central and west U.P. (each 79.2 per cent) (Table-4.127).

Table – 4.127
Activities of Gram Panchayats
(Perceptions of Beneficiary Households)

Activities	Perceptions	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Open meetings of Gram Sabha	Held	105	87.5	86	71.7	92	76.7	73	60.8	356	74.2
	Not Held	11	9.2	24	20.0	23	19.2	33	27.5	91	19.0
	Ignorance	4	3.3	10	8.3	5	4.2	14	11.7	33	6.9
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0
People participate in the open meetings of Gram Sabha	Regular	37	35.2	25	29.1	24	26.1	6	8.2	92	25.8
	Occasionally	65	61.9	52	60.5	62	67.4	58	79.5	237	66.6
	Never	3	2.9	9	10.5	6	6.5	9	12.3	27	7.6
	Total	105	100.0	86	100.0	92	100.0	73	100.0	356	100.0
Development Committees of Gram Panchayats	Constituted	73	60.8	70	58.3	59	49.2	42	35.0	244	50.8
	Not Constituted	7	5.8	3	2.5	7	5.8	18	15.0	35	7.3
	Ignorance	40	33.3	47	39.2	54	45.0	60	50.0	201	41.9
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0
Functions of Development Committees	Active	40	54.8	48	68.6	46	78.0	24	57.1	158	64.8
	Inactive	28	38.4	18	25.7	12	20.3	16	38.1	74	30.3
	Dead	5	6.8	4	5.7	1	1.7	2	4.8	12	4.9
	Total	73	100.0	70	100.0	59	100.0	42	100.0	244	100.0
Role of Panchayat for Development of village	Assisted	109	90.8	100	83.3	95	79.2	95	79.2	399	83.1
	Not Assisted	4	3.3	4	3.3	4	3.3	14	11.7	26	5.4
	Neutral	7	5.8	16	13.3	21	17.5	11	9.2	55	11.5
	Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.5.3 Participation of Local People in Gram Panchayat Activities

As responded by beneficiary households, 6.9 per cent actively participate in Gram Panchayat activities; 31.3 per cent participate much; for 45.2 per cent the participation is general (casual); for others the participation is low or it rarely happens. There are regional variations in these percentages (participation). In west U.P., there is no active ('very much') participation. The households generally participate in panchayat activities in each region. Non-participation is observed more in west and central U.P., while very low participation is observed in east U.P. **(Table-4.128).**

Table – 4.128
Participation of Local People in Gram Panchayat Activities
(Perception of Beneficiary Households)

Participation	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Very much	7	5.8	14	11.7	12	10.0	-	-	33	6.9
Much	44	36.7	33	27.5	44	36.7	29	24.2	150	31.3
General	55	45.8	54	45.0	47	39.2	61	50.8	217	45.2
Low	4	3.3	2	1.7	1	0.8	-	-	7	1.5
Very low	8	6.7	11	9.2	1	0.8	14	11.7	34	7.1
No participation	2	1.7	6	5.0	13	10.8	16	13.3	37	7.7
No response	-	-	-	-	2	1.7	-	-	2	0.4
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.5.3.1 Reasons for Non-Participation of Local People in Gram Panchayat Activities

As high as 16.25 per cent of the beneficiary households reported reasons for non-participation of people in activities executed by Gram Panchayats. Of these, as high as 61.5

per cent reported non-information as the reason. 25.6 per cent reported that local people have no time for participation. As high as 16.7 per cent reported that voice of poor people remains unheard, even when expressed. 15.4 per cent opined that local people are not interested in such activities. As high as 19.2 per cent reported that local people are afraid of the dominant section. 15.4 per cent reported autocracy of Gram Pradhan. Of those who opined on non-participation, 38.46 per cent are from west U.P. and 24.35 per cent are from east U.P. For west U.P., the major reasons of non-participation are non-information (63.3 per cent), no time for local people to participate (30.0 per cent). For east U.P., the major reasons include voice of poor people not heard (31.6 per cent), no interest of local people (26.3 per cent), no time of local people (31.6 per cent), low awareness of local people (26.3 per cent), and the most important reason is 'information not circulated' (94.7 per cent). For central U.P., non-information is the only major reason (73.3 per cent). For Bundelkhand, non-participation is caused by a mix of many reasons **(Table-4.129)**.

Table – 4.129
Reasons for Non-Participation of Local People in Gram Panchayat Activities (Perception of Beneficiary Households)

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Willingness of Gram Pradhan is imposed	4	28.6	3	15.8	3	20.0	2	6.7	12	15.4
Low awareness among people	2	14.3	5	26.3	-	-	1	3.3	8	10.3
Information not circulated	-	-	18	94.7	11	73.3	19	63.3	48	61.5
People have no time to participate	4	28.6	6	31.6	1	6.7	9	30.0	20	25.6
Voice of poor people not listened	3	21.4	6	31.6	1	6.7	3	10.0	13	16.7
Avoiding contest/quarrel by local people	3	21.4	1	5.3	1	6.7	1	3.3	5	6.4
No interest among local people	5	35.7	5	26.3	1	6.7	1	3.3	12	15.4
Fear of dominant people	3	21.4	4	21.1	1	6.7	7	23.3	15	19.2
Total	14	100.0	19	100.0	15	100.0	30	100.0	78	100.0

Source: Field survey, 2004.

4.5.4 Weaknesses of Gram Panchayats

There are several reasons behind weaknesses in functioning of Gram Panchayats. As high as 41.0 per cent reported 'serious casteism', 27.3 per cent reported groupism, 17.3 per cent reported nepotism, 16.5 per cent reported autocracy of Gram Pradhan. As high as 23.5 per cent reported 'bribe' as a factor to bring down the institutional strength of Gram Panchayats. As high as 44.4 per cent reported dissidence within Gram Panchayat members; 47.5 per cent reported absence of any real (productive) work. As high as 31.7 per cent reported partitionism (polity-related) as reasons behind non-functioning of Gram Panchayats. We got multiple responses from the respondents. There are regional variations in these responses. For example, casteism is a major factor (53.3 per cent) in east U.P., alongwith inner-dissidence (53.3 per cent), no productive work (53.3 per cent), regionalism or hemletism (36.7 per cent). For central U.P., it is inner-dissidence (47.5 per cent), casteism (39.2 per cent), partitionism (35.0 per cent) as major factors. Most of the factors, for all the regions, show local power-structure rotating around Gram Pradhan seen as the catalyst. Most of the factors show local general socio-cultural problems **(Table-4.130)**.

Table – 4.130
Weaknesses of Gram Panchayats
(Perceptions of Beneficiary Households)

Indicators	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Dissension among Gram Panchayat members	45	37.5	64	53.3	57	47.5	47	39.2	213	44.4
Ritualistic works	29	24.2	64	53.3	52	43.3	83	69.2	228	47.5
Casteism	37	30.8	64	53.3	47	39.2	49	40.8	197	41.0
Groupism	14	11.7	46	38.3	29	24.2	42	35.0	131	27.3
Partitionism	29	24.2	50	41.7	42	35.0	31	25.8	152	31.7
Bribe	18	15.0	38	31.7	28	23.3	29	24.2	113	23.5
Brokerage	18	15.0	34	28.3	30	25.0	25	20.8	107	22.3
Nepotism	10	8.3	25	20.8	25	20.8	23	19.2	83	17.3
Autocracy	11	9.2	25	20.8	19	15.8	24	20.0	79	16.5
Regionlism/Hemletism	23	19.2	44	36.7	35	29.2	34	28.3	136	28.3
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.6 Communication and Basis of Casting Votes

Public media plays a very insignificant role in forming the information base of the people, as reported by the beneficiary households. Rather 'local people' are the sources for information for the locally (village) settled people. It is as high as for 86.7 per cent of the households. For 24.6 per cent, the source of information is through travel. As low as 11.7 per cent have their information base through radio, 5.0 per cent through newspaper, 4.6 per cent through television.

There are regional variations in these percentages. However, local people play the major role as information base for each of the regions. Television plays some role (10.8 per cent) in west U.P., which plays no significant role in other regions. Newspaper reportedly plays some role in Bundelkhand, and not in other regions. Radio plays some role for east U.P. and Bundelkhand, and not in other regions. However, the information base remains locally confined **(Table-4.131)**.

Table – 4.131
Sources of Access to Information for Beneficiary Households

Sources	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
News Paper	12	10.0	7	5.8	3	2.5	2	1.7	24	5.0
Radio	18	15.0	18	15.0	9	7.5	11	9.2	56	11.7
Television	4	3.3	3	2.5	2	1.7	13	10.8	22	4.6
During Travel	31	25.8	22	18.3	27	22.5	38	31.7	118	24.6
Local People	105	87.5	85	70.8	113	94.2	113	94.2	416	86.7
Friends	1	0.8	3	2.5	9	7.5	-	-	13	2.7
Relatives	2	1.7	-	-	3	2.5	-	-	5	1.0
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.6.1 Basis of Casting Votes

Public participation (in political processes) based on casting votes depend on a number of factors for the beneficiary households. For all the regions, 43.5 per cent take political party as the basis, while 25.8 per cent take caste as the basis of casting votes. 44.4 per cent take development as the basis, while 33.6 per cent take local issues as the basis. The other bases for the beneficiary households are religion (7.9 per cent), approaching the voters (3.8 per cent), and security of the voters (2.9 per cent). We got multiple responses from the households. There are regional variations in these bases as perceived by the households. For east U.P., development (51.7 per cent) and caste (40.0 per cent) are the major issues; for west U.P., party (75.8 per cent) and local issues (48.3 per cent) are the major issues; for Bundelkhand, development (62.5 per cent) and local issues (37.5 per cent) are the major issues. The overall issues, thus, remain development, caste, party, and local issues **(Table-4.132)**.

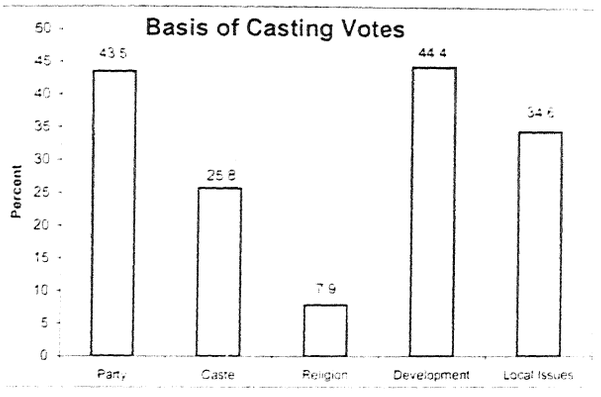


Fig 4.22

Table – 4.132
Votes Cast by Households in Political Processes: Issues

Issues	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Party	21	17.5	48	40.0	49	40.8	91	75.8	209	43.5
Caste	36	30.0	48	40.0	21	17.5	19	15.8	124	25.8
Religion	1	0.8	2	1.7	11	9.2	24	20.0	38	7.9
Approach	7	5.8	3	2.5	1	0.8	7	5.8	18	3.8
Development	75	62.5	62	51.7	66	55.0	10	8.3	213	44.4
Security	6	5.0	1	0.8	6	5.0	1	0.8	14	2.9
Local Issues	45	37.5	28	23.3	35	29.2	58	48.3	166	34.6
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.7. Impact of Development Programmes on the Villages

As high as 94.0 per cent of the beneficiary households reported better condition of the village where they are settled. Only 2.3 per cent reported that it has deteriorated over time. There are regional variations in these percentages. For example, as high as 98.3 per cent in west U.P. reported betterment, 94.2 per cent in Bundelkhand reported betterment. Of those who reported deterioration, the percent is high for east U.P. (4.2 per cent) **(Table-4.133)**.

Table – 4.133
Inter-Temporal Development of Village: Past Ten Years

Development	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Better	113	94.2	110	91.7	110	91.7	118	98.3	451	94.0
As Before	3	2.5	5	4.2	10	8.3	-	-	18	3.8
Deteriorated	4	3.3	5	4.2	-	-	-	-	11	2.3
No response	-	-	-	-	-	-	2	1.7		
Total	120	100.0	120	100.0	120	100.0	120	100.0	480	100.0

Source: Field survey, 2004.

4.7.1 Indicators of Advancement of the Village

As perceived by the beneficiary households, there are some major reasons or indicators why they think the village is better off now. As high as 56.5 per cent reported construction of pakka roads, 35.5 per cent reporting kaccha roads converted into kharanja (seme-pakka), 52.5 per cent reporting installation of hand pumps, 37.3 per cent reporting kaccha houses converted into pakka, 22.8 per cent reporting schools opened up in village, and 14.6 per cent reporting access to electricity in the village. The households also focus on indicators that are considered consequential, like increased land productivity, increased income of households etc. Most of the households focused on physical and social infrastructure as indicators of advancement. There are regional variations in the percentages of households focusing on specific indicators. For west U.P., pakka road is the main focus (78.0 per cent), followed by hand-pumps (59.3 per cent). For central U.P., hand-pump is the main focus (60.9 per cent), followed by kaccha lane converted into kharanja (50.9 per cent). For Bundelkhand, main focus is on kaccha houses becoming pakka (58.4 per cent) followed by construction of pakka road (55.8 per cent). For east U.P., the main focus is on pakka road (50.9 per cent), followed by kaccha houses becoming pakka (45.5 per cent) **(Table-4.134)**.

Table – 4.134
Indicators of Advancement of the Village
(Peoples' Perception)

Indicators	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Construction of pakka road	63	55.8	56	50.9	44	40.0	92	78.0	255	56.5
Kaccha lane changed in kharanja	27	23.9	40	36.4	56	50.9	37	31.4	160	35.5
Opened school in village	33	29.2	34	30.9	34	30.9	2	1.7	103	22.8
Electricity availability	23	20.4	23	20.9	9	8.2	11	9.3	66	14.6
Hand pumps installed	53	46.9	47	42.7	67	60.9	70	59.3	237	52.5
Drainage created in village	15	13.3	28	25.5	28	25.5	57	48.3	128	28.4
Kaccha houses became pakka	66	58.4	50	45.5	47	42.7	5	4.2	168	37.3
Irrigation sources increased	4	3.5	4	3.6	1	0.9	3	2.5	12	2.7
Productivity of land increased	-	-	5	4.5	2	1.8	4	3.4	11	2.4
Income of people increased	7	6.2	6	5.5	8	7.3	1	0.8	22	4.9
No response	2	1.8	1	0.9	-	-	-	-	3	0.7
Total	113	100.0	110	100.0	110	100.0	118	100.0	451	100.0

Source: Field survey, 2004.

4.7.1.1 Reasons for Bad (Deteriorated) Condition in Village

Of those who reported that the development status of the village either has remained as before or has deteriorated (6.45 per cent), 62.07 per cent are from Bundelkhand, and the rest from east U.P. The reasons cited for Bundelkhand are mainly paths remaining non-pakka (38.9 per cent), people developing bad habits (33.3 per cent), inner-conflict (22.2 per cent), absence of hand-pump (27.8 per cent) etc. For east U.P., the reasons are small landholding (45.5 per cent), inner-conflict (27.3 per cent), malice and other vices (27.3 per cent) etc. **(Table-4.135)**.

Table – 4.135
Reasons for Bad (Deteriorated) Condition in Village

Reasons	Bundelkhand		Eastern	
	No.	%	No.	%
Hand pump not installed	5	27.8	1	9.1
Poor housing condition not changed	3	16.7	-	-
Fighting with each other increased	4	22.2	3	27.3
Ways not became pakka	7	38.9	-	-
Bad habits developed among people	6	33.3	1	9.1
Corruption increased	-	-	2	18.2
Bad relationship among people	-	-	3	27.3
Land size became small	-	-	5	45.5
Moral degradation among people	-	-	1	9.1
No response	1	5.6	-	-
Total	18	100.0	11	100.0

Source: Field survey, 2004.

CHAPTER FIVE

SECTION-I

HOUSING OF NON-BENEFICIARY HOUSEHOLDS BY CONDITION AND NEED : SOME FACTS

For assessing the actual condition and need for housing of the eligible non-beneficiary households, we have drawn a sample of 320 such households. We have assessed these households by indicators like housing and access to other basic needs, poverty, income and occupations, outstanding loans etc. There being four administrative regions in U.P., we have drawn sample households by equal size (%) from each region.

5.1 Demographic and Socio-Economic Profile

Of all the non-beneficiary households (320), each of the four regions covers 25.0 per cent, and each of the eight districts covers 12.5 per cent. The gender-distribution shows 57.8 : 42.2 between male and female non-beneficiary households, considered over all the regions. This gender distribution shows 60.0:40.0 for Bundelkhand, 47.5:52.5 for east U.P., 58.7:41.3 for central U.P., and 65:35 for west U.P. In the sample respondents, thus, female respondents are equally taken care of **(Table-5.1)**.

Table – 5.1
Distribution of Non-Beneficiary Households
(By Region and Gender)

Regions	Districts	Male		Female		Total	
		No.	%	No.	%	No.	%
Bundelkhand	Jhansi	23	57.5	17	42.5	40	100.0
	Mahoba	25	62.5	15	38.5	40	100.0
	Sub-Total	48	60.0	32	40.0	80	100.0
Eastern	Gorakhpur	20	50.0	20	50.0	40	100.0
	Varanasi	18	45.0	22	55.0	40	100.0
	Sub-Total	38	47.5	42	52.5	80	100.0
Central	Sitapur	20	50.0	20	50.0	40	100.0
	Kanpur Nagar	27	67.5	13	32.5	40	100.0
	Sub-Total	47	58.7	33	41.3	80	100.0
Western	Hathras	23	57.5	17	42.5	40	100.0
	Muzaffarnagar	29	72.5	11	27.5	40	100.0
	Sub-Total	52	65.0	28	35.0	80	100.0
Grand Total		185	57.8	135	42.2	320	100.0

Source: Field survey, 2004.

5.1.1 Duration of Stay of the Households in the Village

Of all the beneficiary households (320), 58.12 per cent are SCs, 30.31 per cent OBCs, 9.68 per cent minority, and only 1.87 are from general caste. 92.8 per cent of the non-beneficiary households are confined to the locality (the village) by birth. This local confinement is 92.5 per cent for SCs, 91.8 per cent for OBCs, 96.8 per cent for minority, and 100.0 per cent for general castes. There are regional variations in these percentages and variations over caste categories in each region. In Bundelkhand, 90.0 per cent households are locally confined, which is 93.8 per cent for east U.P., 92.5 per cent for central U.P., and 95.0 per cent for west U.P. The locally confined SC households are 92.5 per cent in Bundelkhand, 92.3 per cent in east U.P., 89.8 per cent in central U.P., and 95.6 per cent in west U.P. The local confinement of OBCs is lowest in Bundelkhand (84.0 per cent) and highest for west U.P. (96.2 per cent). For OBCs for east U.P. the percentage for local confinement is 94.1, and for central U.P. 91.7 per cent. The local confinement covers most of the settled households across regions and over caste categories **(Table-5.2)**.

Demographic and Socio-economic Profile of Beneficiary Households

- *The average household size for non-beneficiary households is 5.2. Female population is 938.4 per 1,000 male for all non-beneficiary households.*
- *Around 50.2 per cent of the total population from the sample is in the productive age group (15-60 years). Only 3.0 per cent of the population live beyond 60 years.*
- *About 50.0 per cent of the population is illiterate, which is 36.8 per cent for male and 64.0 per cent for female. High illiteracy prevails in BC and SC community.*
- *37.3 per cent of the population constitute the working population, where the male percentage is 49.0 and female percentage 24.9.*
- *As high as 78.3 per cent of the working population engage themselves in wage-labour work, of which 44.4 per cent of the labourers do not have any supplementary work.*
- *As high as 77.2 per cent of the households earn annual income upto Rs. 20,000.00, and 43.3 per cent of the households earn annual income upto Rs. 11,500.00 only. The average annual income per household is Rs. 16,457.00 and per capita income Rs. 3160.00.*
- *50.3 per cent of the households are landless, and 48.1 per cent have agricultural land for farming. 21.6 per cent households hold 0.5 acre land per household in the sample.*
- *The average land holding is 0.47 acre per household. On average, 0.39 acre land is cultivated by the households.*
- *Leasing-in and leasing-out are insignificant for the households.*

Table – 5.2
Duration of Stay of the Non-Beneficiary Households in the Village
(By Time Duration)

Duration (in Years)	Households	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
By Birth	SC	49	92.5	36	92.3	44	89.8	43	95.6	172	92.5
	OBC	21	84.0	32	94.1	11	91.7	25	96.2	89	91.8
	Minority	1	100.0	7	100.0	17	100.0	5	83.3	30	96.8
	General	1	100.0	0	0.0	2	100.0	3	100.0	6	100.0
	Total	72	90.0	75	93.8	74	92.5	76	95.0	297	92.8
Up to 25	SC	1	1.9	0	0.0	0	0.0	0	0.0	1	0.5
	OBC	0	0.0	0	0.0	1	8.3	1	3.8	2	2.1
	Minority	0	0.0	0	0.0	0	0.0	1	16.7	1	3.2
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	1	1.3	0	0.0	1	1.3	2	2.5	4	1.3
25 to 50	SC	0	0.0	3	7.7	4	8.2	2	4.4	9	4.8
	OBC	0	0.0	2	5.9	0	0.0	0	0.0	2	2.1
	Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	0	0.0	5	6.3	4	5.0	2	2.5	11	3.4

Contd...

Duration (in Years)	Households	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
50 to 75	SC	3	5.7	0	0.0	1	2.0	0	0.0	4	2.2
	OBC	4	16.0	0	0.0	0	0.0	0	0.0	4	4.1
	Minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	General	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	7	8.8	0	0.0	1	1.3	0	0.0	8	2.5
Total	SC	53	100.0	39	100.0	49	100.0	45	100.0	186	100.0
	OBC	25	100.0	34	100.0	12	100.0	26	100.0	97	100.0
	Minority	1	100.0	7	100.0	17	100.0	6	100.0	31	100.0
	General	1	100.0	0	0.0	2	100.0	3	100.0	6	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.1.2 Population by Caste and Gender

The distribution of population from the non-beneficiary households by caste and gender shows that SCs constitute 54.5 per cent followed by OBCs (29.9 per cent), minority (10.4 per cent), and general castes (1.8 per cent). The gender distribution of the non-beneficiary households by castes show convergence by percentages. This convergence holds good for all the regions taken together, and for each region. For example, male-female population ratio for SCs for all regions is 57.18 : 48.82. The male SC population as percentage of all male population is 58.0, while the female SC population as percentage of all female population is 59.0. The gender ratios in the population from the sample households by castes show similar pattern for other regions. There are, however, regional variations in percentages of SCs as non-beneficiaries, for example, for Bundelkhand it is 68.3 per cent while for east U.P. it is 47.7 per cent; for east U.P., OBCs constitute 43.7 per cent followed by 30.3 per cent in west U.P., the percentages calculated over intra-regional total non-beneficiaries. Gender distribution of population is uniformly distributed within each region, with minor variations in these percentages over regions **(Table-5.3)**.

Table – 5.3
Distribution of Population from Non-Beneficiary Households
(By Caste and Gender)

Households by Castes	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	Male	147	68.7	105	46.9	132	62.5	115	54.5	499	58.0
	Female	135	67.8	101	48.6	127	63.8	113	56.2	476	59.0
	Total	282	68.3	206	47.7	259	63.3	228	55.3	975	54.5
OBC	Male	65	30.4	98	43.8	26	12.3	71	33.6	260	30.2
	Female	60	30.2	91	43.7	24	12.1	54	26.9	229	28.4
	Total	125	30.3	189	43.7	50	12.1	125	30.3	489	29.9
Minority	Male	1	0.5	21	9.3	49	23.2	17	8.0	88	10.2
	Female	-	-	16	7.7	45	22.6	24	11.9	85	10.5
	Total	1	0.2	37	8.6	94	22.8	41	9.9	173	10.4
General	Male	1	0.5	-	-	4	1.9	8	3.8	13	1.5
	Female	4	2.0	-	-	3	1.5	10	5.0	17	2.1
	Total	5	1.2	-	-	7	1.7	18	4.4	30	1.8
Total	Male	214	100.0	224	100.0	211	100.0	211	100.0	860	100.0
	Female	199	100.0	208	100.0	199	100.0	201	100.0	807	100.0
	Total	413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.1.2.1 Population by Age and Gender

Of all the population from the sample, 51.59 per cent are male and 48.41 per cent are female. Of the population, the regional distribution shows 24.77 per cent from Bundelkhand, 25.91 per cent from east U.P., 24.59 per cent from central U.P., and 24.72 per cent from west U.P. The intra-regional distribution of population by gender shows convergence with minor variations. For example, the percentage of male population for the regions, Bundelkhand, east, central, and west U.P., in sequence are 51.82, 51.85, 51.46, and 51.21. The age distribution of population in the sample non-beneficiary households shows that 46.7 per cent are in the age below 15, and 3.0 per cent are in the age above 60, implying that 49.7 per cent are in the unproductive (economically) age in a conventional sense. By implication, 50.3 per cent are in the productive age, that is, in the age bracket between 15 and 60. The male population in the age bracket, 15 to 60, is 52.9 per cent, while the female population in the same age bracket is 47.5 per cent. The distribution of population by regions shows that 51.1 per cent in Bundelkhand are in the age bracket, 15 to 60, which is the same in east U.P., 51.2 per cent in central U.P., and 47.6 per cent in west U.P. By male population, the percentages in this age bracket for the regions in sequence are 54.3, 54.0, 53.1, and 50.9. The distribution of population from the sample non-beneficiary households, considered over regions, intra-region and gender, show that around half of the population are in the productive age. This distribution pattern is similar to that for beneficiary population. Male and female population from the non-beneficiary households are more or less uniformly distributed in the specified age brackets (as in the case of population from beneficiary households) **(Table-5.4)**.

Table – 5.4
Distribution of Population from Non-Beneficiary Households
(By Age and Gender)

Age Group	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Up to 6 Years	Male	43	20.1	54	24.1	48	22.7	50	23.7	195	22.7
	Female	54	27.1	52	25.0	38	19.1	46	22.9	190	23.5
	Total	97	23.5	106	24.5	86	21.0	96	23.3	385	23.1
7 to 14 Years	Male	51	23.8	47	21.0	42	19.9	51	24.2	191	22.2
	Female	42	21.1	50	24.0	52	26.1	59	29.4	203	25.1
	Total	93	22.5	97	22.5	94	22.9	110	26.7	394	23.6
15 to 35 Years	Male	72	33.6	78	34.8	85	40.3	70	33.2	305	35.5
	Female	63	31.7	72	34.6	65	32.7	66	32.8	266	33.0
	Total	135	32.7	150	34.7	150	36.6	136	33.0	571	34.2
36 to 60 Years	Male	44	20.6	43	19.2	27	12.8	36	17.1	150	17.4
	Female	32	16.1	28	13.5	33	16.6	24	11.9	117	14.5
	Total	76	18.4	71	16.4	60	14.6	60	14.6	267	16.0
Above 60 Years	Male	4	1.9	2	0.9	9	4.3	4	1.9	19	2.2
	Female	8	4.0	6	2.9	11	5.5	6	3.0	31	3.8
	Total	12	2.9	8	1.9	20	4.9	10	2.4	50	3.0
Total	Male	214	100.0	224	100.0	211	100.0	211	100.0	860	100.0
	Female	199	100.0	208	100.0	199	100.0	201	100.0	807	100.0
	Total	413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.1.2.2 Population by Marital Status

The distribution of population from non-beneficiary households by marital status shows more or less 40:60 between married and unmarried. The incidence of divorce is insignificant (0.3). The distribution of population by marital status is more or less uniform across regions (**Table-5.5**).

Table – 5.5
Marital Status of Non-Beneficiary Households
(By Gender)

Marital Status	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Married	Male	88	41.1	90	40.2	71	33.6	76	36.0	325	37.8
	Female	86	43.2	88	42.3	68	34.2	75	37.3	317	39.3
	Total	174	42.1	178	41.2	139	33.7	151	36.6	642	38.5
Widow/ Widower	Male	4	1.9	6	2.7	7	3.3	5	2.4	22	2.5
	Female	13	6.5	10	4.8	21	11.5	9	4.5	53	6.7
	Total	17	4.1	16	3.7	28	6.8	14	3.4	75	4.5
Divorcee	Male	1	0.5	-	-	3	1.4	-	-	4	0.5
	Female	-	-	-	-	1	0.5	-	-	1	0.1
	Total	1	0.2	-	-	4	1.0	-	-	5	0.3
Unmarried	Male	121	56.5	128	57.1	130	61.6	128	60.7	509	59.2
	Female	100	50.2	110	52.9	109	54.8	117	58.2	436	54.0
	Total	221	53.5	238	55.1	239	58.3	245	59.5	945	56.7
Total	Male	214	100.0	224	100.0	211	100.0	211	100.0	860	100.0
	Female	199	100.0	208	100.0	199	100.0	201	100.0	807	100.0
	Total	413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.1.3 Educational Level of Population from Households

The distribution of the population from non-beneficiary households by education shows 38.4 per cent as illiterate, and 22.9 per cent have primary level education. Only 0.3 per cent have attained education above intermediate level. 5.0 per cent of the population from the sample have attained education with school leaving certificate and above. There is not much regional variation in distribution of illiterate population. It is 38.0 per cent for Bundelkhand, 38.4 per cent for east U.P., 41.7 per cent for central U.P., and 35.4 per cent for west U.P. Female illiteracy is around half of total female population intra-regionally and inter-regionally. We found extremely high differences in gender distribution of literacy and attainment of educational levels. We found extremely low female literacy and education, as percentage of total female population and relative to male literacy, for all the four regions of U.P. There is no female population above high school level education in any of the regions, excepting two in central U.P. There is no female

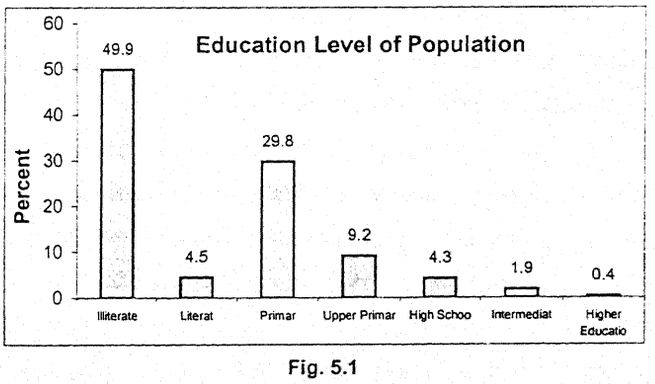


Fig. 5.1

population with higher education (above intermediate level) in any region, excepting one in central U.P. At the high school level, female literacy is 1.0 per cent and below for all the regions, the percentages calculated over total female population regionally **(Table-5.6)**.

Table – 5.6
Educational Level of Population from Non-Beneficiary Households
(By Gender)

Educational Level	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	Male	57	26.6	66	29.5	69	32.7	53	25.1	245	28.5
	Female	100	50.2	100	48.1	102	51.2	93	46.3	395	48.9
	Total	157	38.0	166	38.4	171	41.7	146	35.4	640	38.4
Literate	Male	10	4.7	18	8.0	14	6.6	5	2.4	45	5.2
	Female	2	1.0	5	2.4	1	0.5	3	1.5	13	1.6
	Total	12	2.9	23	5.3	15	3.6	8	1.9	58	3.5
Primary	Male	53	24.8	46	20.5	48	22.7	63	29.8	210	24.4
	Female	37	18.6	44	21.1	41	20.6	50	24.9	172	21.3
	Total	90	21.8	90	20.8	89	21.7	113	27.4	382	22.9
Upper Primary	Male	24	11.2	22	9.8	17	8.0	26	12.3	89	10.3
	Female	6	3.0	5	2.4	13	6.5	5	2.5	29	3.6
	Total	30	7.3	27	6.2	30	7.3	31	7.5	118	7.1
High School	Male	20	9.3	11	4.9	11	5.2	8	3.8	50	5.8
	Female	-	-	2	1.0	1	0.5	2	1.0	5	0.6
	Total	20	4.8	13	3.0	12	2.9	10	2.4	55	3.3
Intermediate	Male	5	2.3	7	3.1	4	1.9	6	2.8	22	2.5
	Female	-	-	-	-	2	1.0	-	-	2	0.2
	Total	5	1.2	7	1.6	6	1.5	6	1.4	24	1.4
Higher Education	Male	2	0.9	-	-	-	-	2	0.9	4	0.5
	Female	-	-	-	-	1	0.5	-	-	1	0.1
	Total	2	0.5	-	-	1	0.2	2	0.5	5	0.3
Non-School going Children (Below 6 Years)	Male	43	20.1	54	24.1	48	22.7	50	23.7	195	22.7
	Female	54	27.1	52	25.0	38	19.1	46	22.9	190	23.5
	Total	97	23.5	106	24.5	86	21.0	96	23.3	385	23.1
Total	Male	214	100.0	224	100.0	211	100.0	211	100.0	860	100.0
	Female	199	100.0	208	100.0	199	100.0	201	100.0	807	100.0
	Total	413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.1.3.1 Educational Level of Population By Castes

The distribution of population by caste and gender from the non-beneficiary households by the level of literacy and attainment of education shows that all the caste categories are highly illiterate, the percentage being 38.4. The percentage of illiteracy is 30.0 for general castes, 39.8 for SCs, 33.9 for OBCs, and 44.5 for minority. Within each category, female illiteracy is much higher than male illiteracy. Excepting one individual with higher education, nobody from the minority community has education above upper primary level (class VIII standard). This is the case of a female individual, excepting whom we did not find any female individual who have attained education above intermediate level. As high as 22.9 per cent of all population have attained education upto primary level. In total, only 12.1 per cent of all the population have attained education above primary level. 50 per cent of total SC female population is illiterate, while 19.5 per cent have got primary education. 46.3 per cent of OBC female population is illiterate and 26.6 per cent have got primary education. 44.5 per cent of minority female population is illiterate and 29.5 per cent have got primary education.

30.0 per cent of general female population is illiterate with 17.6 per cent having primary education.

The gender distribution of population by literacy shows very poor education standard, particularly of the female population by gender, intra-regional and inter-regional, considered over total female population and relative to male literacy percentages (**Table-5.7**).

Table – 5.7
Education Level of Population from Non-Beneficiary Households
(By Gender and Caste)

Education Level	Gender	SC		OBC		Minority		General		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	Male	150	30.1	60	23.1	33	37.5	2	15.4	245	28.5
	Female	238	50.0	106	46.3	44	51.8	7	41.2	395	48.9
	Total	388	39.8	166	33.9	77	44.5	9	30.0	640	38.4
Literate	Male	21	4.2	15	5.8	9	10.2	-	-	45	5.2
	Female	9	1.9	1	0.4	3	3.5	-	-	13	1.6
	Total	30	3.1	16	3.3	12	6.9	-	-	58	3.5
Primary	Male	115	23.0	67	25.8	26	29.5	2	15.4	210	24.4
	Female	93	19.5	61	26.6	15	17.6	3	17.6	172	21.3
	Total	208	21.3	128	26.2	41	23.7	5	16.7	382	22.9
Upper Primary	Male	51	10.2	34	13.1	3	3.4	1	7.7	89	10.3
	Female	22	4.6	6	2.6	1	1.2	-	-	29	3.6
	Total	73	7.5	40	8.2	4	2.3	1	3.3	118	7.1
High School	Male	35	7.0	14	5.4	-	-	1	7.7	50	5.8
	Female	3	0.6	1	0.4	-	-	1	5.9	5	0.6
	Total	38	3.9	15	3.1	-	-	2	6.7	55	3.3
Intermediate	Male	14	2.8	7	2.7	-	-	1	7.7	22	2.5
	Female	1	0.2	-	-	-	-	1	5.9	2	0.2
	Total	15	1.5	7	1.4	-	-	2	6.7	24	1.4
Higher Education	Male	3	0.6	1	0.4	-	-	-	-	4	0.5
	Female	-	-	-	-	1	1.2	-	-	1	0.1
	Total	3	0.3	1	0.2	1	0.6	-	-	5	0.3
Non-School going Children (Below 6 Years)	Male	110	22.0	62	23.8	17	19.3	6	46.1	195	22.7
	Female	110	23.1	54	23.6	21	24.7	5	29.4	190	23.5
	Total	220	22.6	116	23.7	38	22.0	11	36.7	385	23.1
Total	Male	499	100.0	260	100.0	88	100.0	13	100.0	860	100.0
	Female	476	100.0	229	100.0	85	100.0	17	100.0	807	100.0
	Total	975	100.0	489	100.0	173	100.0	30	100.0	1667	100.0

Source: Field survey, 2004.

5.1.4 Occupational Structure of Population from Households

There are regional variations in distribution of population from non-beneficiary households by main occupation. Thus, more percentage is seen for population working mainly as non-agricultural labour for Bundelkhand region (37.3 per cent) and relatively less for the other three regions. Female workers working as non-agricultural labour is much less than its male counterpart for all the four regions, though it is reasonably high for Bundelkhand (30.6). Workers engaged as

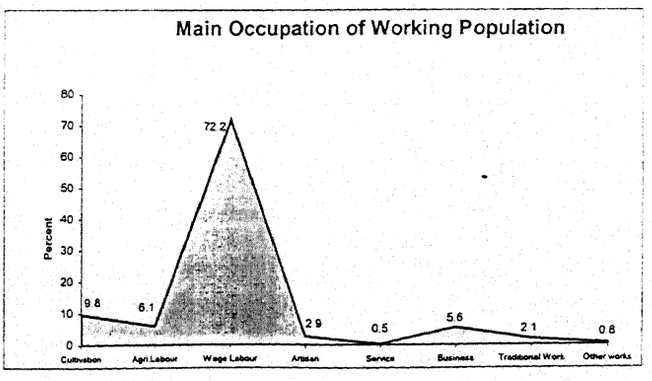


Fig. 5.2

cultivators is 6.6 per cent for central U.P. and much less for the other regions. Female workers working as cultivators is much less than male cultivators for all regions, the percentages calculated over regional total workers by gender in specified activities. Workers working as agricultural labour is 4.6 per cent for central U.P. and much less for the other regions. The percentage of female agricultural labour for west U.P. is higher than its male counterpart. For the other regions, female percentage is less. For 4.8 per cent of the population, there is no work, which is a combined mean of 5.0 per cent for male population and 4.6 per cent for female population. There is no female population as artisans. Female workers as service holders, small business and traditional occupation is rare for the female population from the non-beneficiary households **(Table-5.8)**.

Table – 5.8
Distribution of Main Occupations of Population from the Non-Beneficiary Households (By Gender)

Main Occupation	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Cultivation	Male	10	4.7	7	3.1	20	9.5	6	2.8	43	5.0
	Female	5	2.5	5	2.4	7	3.5	1	0.5	18	2.3
	Total	15	3.6	12	2.8	27	6.6	7	1.7	61	3.6
Agriculture Labour	Male	4	1.9	-	-	13	6.1	2	0.9	19	2.2
	Female	2	1.0	4	1.9	6	3.0	7	3.5	19	2.3
	Total	6	1.4	4	0.9	19	4.6	9	2.2	38	2.3
Non-Agriculture Labour	Male	93	43.4	64	28.6	56	26.5	79	37.4	292	33.9
	Female	61	30.6	41	19.7	31	15.6	24	11.9	157	19.4
	Total	154	37.3	105	24.3	87	21.2	103	25.0	449	26.9
Artisan	Male	1	0.5	8	3.6	9	4.2	-	-	18	2.1
	Female	-	-	-	-	-	-	-	-	-	-
	Total	1	0.2	8	1.8	9	2.2	-	-	18	1.1
Service	Male	-	-	-	-	1	0.5	1	0.5	2	0.2
	Female	-	-	-	-	1	0.5	-	-	1	0.1
	Total	-	-	-	-	2	0.5	1	0.2	3	0.2
Small Business	Male	2	0.9	19	8.5	6	2.8	5	2.4	32	3.7
	Female	-	-	1	0.5	1	0.5	1	0.5	3	1.4
	Total	2	0.5	20	4.6	7	1.7	6	1.4	35	2.1
Traditional Work	Male	1	0.5	9	4.0	1	0.5	1	0.5	12	1.4
	Female	-	-	-	-	-	-	1	0.5	1	0.1
	Total	1	0.2	9	2.1	1	0.2	2	0.5	13	0.8
Housewives	Male	-	-	-	-	-	-	-	-	-	-
	Female	32	16.1	54	26.0	52	26.1	64	31.8	202	25.0
	Total	32	7.7	54	12.5	52	12.7	64	15.5	202	12.1
Students	Male	52	24.3	53	23.7	40	18.9	56	26.5	201	23.4
	Female	34	17.1	43	20.7	47	23.6	53	26.4	177	21.9
	Total	86	20.8	96	22.2	87	21.2	109	26.4	378	22.7
Others	Male	1	0.5	-	-	2	0.9	-	-	3	0.3
	Female	-	-	-	-	1	0.5	1	0.2	2	0.2
	Total	1	0.2	-	-	3	0.7	1	0.2	5	0.3
No Work	Male	7	3.3	10	4.5	15	7.1	11	5.2	43	5.0
	Female	11	5.5	8	3.8	15	7.5	3	1.5	37	4.6
	Total	18	4.3	18	4.2	30	7.3	14	3.4	80	4.8
Not Applicable	Male	43	20.1	54	24.1	48	22.7	50	23.7	195	22.7
	Female	54	27.1	52	25.0	38	19.1	46	22.9	190	23.5
	Total	97	23.5	106	24.5	86	20.9	96	23.3	385	23.1
Total	Male	214	100.0	224	100.0	211	100.0	211	100.0	860	100.0
	Female	199	100.0	208	100.0	199	100.0	201	100.0	807	100.0
	Total	413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.1.4.1 Supplementary Occupations of Population from Households

Because of seasonal and part-time engagement of individuals in a number of economic activities for income-support, it is often difficult to identify the particular occupation of individuals. However, as reported, as high as 26.9 per cent are mainly working as non-agricultural labour, only 2.3 per cent mainly as agricultural labour and 3.6 per cent as cultivators. The main occupation, as reported by population from non-beneficiary households, is supported by supplementary occupations, which individuals are compelled to get engaged in for income-support. Of those who reported cultivation as the main work, non-agricultural labour also engages a significant percentage (39.3). Of those who reported agricultural labour as the main work, non-agricultural labour also engages a sizeable percentage (21.3). Very significant percentage are engaged in occupations like small business, artisans, service, and traditional work. Most of the respondents reported as being students (22.7 per cent) and housewives (12.1 per cent). The existence of a single individual in multiple jobs may imply less, and not more, stable and productive job opportunities **(Table-5.9)**.

Table – 5.9
Main and Supplementary Occupations of Population from Non-Beneficiary Households

Main Occupation	Supplementary Occupation													
	Cultivation		Ag. Labor		Non-Ag. Labor		Housewives		Others		No Work		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Cultivation	-	-	6	9.7	24	39.3	16	9.2	-	-	15	1.2	60	3.6
Ag. Labor	4	5.1	-	-	13	21.3	17	9.8	-	-	4	0.3	38	2.3
Non-Ag. Labor	53	67.1	44	71.0	-	-	135	78.0	5	71.4	212	16.5	449	26.9
Artisan	2	2.5	-	-	5	8.2	-	-	-	-	11	0.8	18	1.1
Service	-	-	-	-	-	-	-	-	-	-	3	0.2	3	0.2
Small Business	1	1.3	1	1.6	8	13.1	2	1.1	1	14.3	22	1.7	35	2.1
Traditional Work	1	1.3	1	1.6	5	8.2	-	-	-	-	6	0.5	13	0.8
Housewives	16	20.2	9	14.5	6	9.8	-	-	-	-	171	13.3	202	12.1
Student	2	2.5	-	-	-	-	-	-	-	-	376	29.3	378	22.7
Others	-	-	-	-	-	-	-	-	-	-	5	0.4	5	0.3
No Work	-	-	-	-	-	-	3	1.7	1	14.3	76	5.9	80	4.8
Not Applicable	-	-	-	-	-	-	-	-	-	-	385	30.0	385	23.1
Total	79	100.0	62	100.0	61	100.0	173	100.0	7	100.0	1285	100.0	1667	100.0

Source: Field survey, 2004.

5.1.5 Income Level

Of all non-beneficiary households, 77.19 per cent have annual average income less than Rs. 20,000.00 per household. The mean income for all households over all regions is Rs. 16,457.00. The reported mean income, each for Bundelkhand and west U.P., exceeds the overall average mean income. Seen intra-regionally, 45.0 per cent of the households in Bundelkhand and 40.0 per cent in west U.P. have annual average income less than Rs. 15,000.00. Under this annual income category, 56.56 per cent households considered over all the regions exist. The bottom line households by income

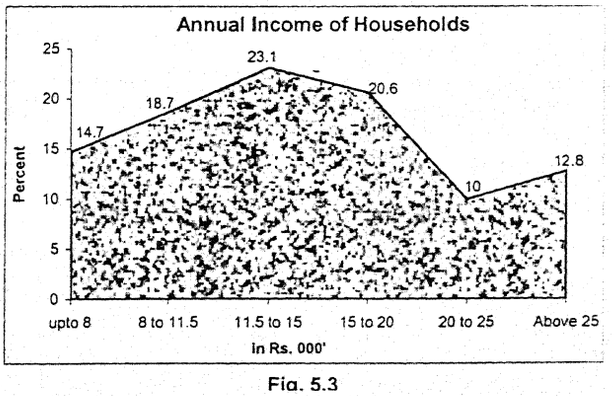


Fig. 5.3

distribution, thus, are better off in Bundelkhand and west U.P. relative to overall distribution (Table-5.10).

Table – 5.10
Average Annual Income of Non-Beneficiary Households

Annual Income (in Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	Mean	No.	Mean	No.	Mean	No.	Mean	No.	Mean
Up to 8,000	8	6225	14	6514	22	6109	3	6000	47	6242
8,001 to 11,500	7	10200	24	9625	22	9545	7	9600	60	9660
11,501 to 15,000	21	12857	15	12920	16	12712	22	13473	74	13021
15,001 to 20,000	13	17815	20	17280	9	17333	24	17850	66	17600
20,001 to 25,000	15	22960	3	24000	3	23400	11	22581	32	22969
Above 25,000	16	36262	4	37800	8	40950	13	36461	41	37390
Total	80	19342	80	13560	80	13770	80	19155	320	16457

Source: Field survey, 2004.

5.1.5.1 Income Level of Households By Castes

Of all the non-beneficiary households (320), 58.12 per cent are SCs, 30.31 per cent are OBCs, 9.69 per cent are minority and 1.87 per cent are from general caste. Of the SCs, 28.49 per cent are from Bundelkhand, 20.96 per cent from east U.P., 26.34 per cent from central U.P., and 14.06 per cent from west U.P. Excepting absence of non-beneficiary households in east U.P. in the sample, all the regions are represented by the households by all caste categories. The distribution of the non-beneficiary households by income per household per annum shows 14.7 per cent are below the income bracket Rs. 8,000.00. As high as 77.1 per cent of non-beneficiary households earn annual income per household less than Rs. 20,000.00. Based on Rs. 20,000.00 as annual income per household for identifying households living BPL, the BPL : APL comes to be around 80 : 20 for the non-beneficiary households. Only 12.8 per cent of the households earn annual income per household above Rs. 25,000.00. We find regional and caste-wise variations in distribution of income, for each income bracket. For Bundelkhand, the non-beneficiary households with annual income per household below Rs. 20,000.00 is 61.2 per cent of regional total household; the corresponding percentage for east U.P. is 91.2; it is 86.2 per cent for central U.P., and 69.9 per cent for west U.P. **(Table-5.11)**.

Table – 5.11
Annual Income of Non-Beneficiary Households
(By Caste)

Annual Income (Rs.)	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Up to 8000	SC	4	7.5	8	20.5	12	24.5	2	4.4	26	14.0
	OBC	3	12.0	3	8.8	4	33.3	-	-	10	10.3
	Minority	1	100.0	3	42.8	4	23.5	1	16.7	9	29.0
	General	-	-	-	-	2	100.0	-	-	2	33.3
	Total	8	10.0	14	17.5	22	27.5	3	3.7	47	14.7
8001 to 11,500	SC	3	5.7	9	23.1	15	30.6	4	8.9	31	16.7
	OBC	4	16.0	14	41.2	2	41.2	2	7.7	22	22.7
	Minority	-	-	1	14.3	5	29.4	-	-	6	19.3
	General	-	-	-	-	-	-	1	33.3	1	16.7
	Total	7	8.7	24	30.0	22	27.5	7	8.7	60	18.7

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Annual Income (Rs.)	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
11,501 to 15,000	SC	11	20.7	9	23.1	10	20.4	11	24.4	41	22.0
	OBC	9	36.0	5	14.7	4	33.3	10	38.5	28	28.9
	Minority	-	-	1	14.3	2	11.8	1	16.7	4	12.9
	General	1	100.0	-	-	-	-	-	-	1	16.7
	Total	21	26.2	15	18.7	16	20.0	22	27.5	74	23.1
15,001 to 20,000	SC	8	15.1	9	23.1	5	10.2	12	26.7	34	18.3
	OBC	5	20.0	9	26.5	1	8.3	8	30.8	23	23.7
	Minority	-	-	2	28.6	3	17.6	2	33.3	7	22.6
	General	-	-	-	-	-	-	2	66.7	2	33.3
	Total	13	16.3	20	25.0	9	11.2	24	30.0	66	20.6
20,001 to 25,000	SC	13	24.5	3	7.7	2	4.1	9	20.0	27	14.5
	OBC	2	8.0	-	-	1	8.3	2	7.7	5	5.1
	Total	15	18.7	3	3.7	3	3.7	11	13.7	32	10.0
Above 25,000	SC	14	26.4	1	2.6	5	10.2	7	15.5	27	14.5
	OBC	2	8.0	3	8.8	-	-	4	15.4	9	9.3
	Minority	-	-	-	-	3	17.6	2	33.3	5	16.1
	Total	16	20.0	4	5.0	8	10.0	13	16.2	41	12.8
Total	SC	53	100.0	39	100.0	49	100.0	45	100.0	186	100.0
	OBC	25	100.0	34	100.0	12	100.0	26	100.0	97	100.0
	Minority	1	100.0	7	100.0	17	100.0	6	100.0	31	100.0
	General	1	100.0	-	100.0	2	100.0	3	100.0	6	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.1.5.2 Per Capita Annual Income

The population from sample non-beneficiary households show very high aggregate income for an accounting year and hence a large potential rural market. Per capita income per year, however, is very low (Rs. 3,160.00). Estimated per capita income for Bundelkhand, as reported, is Rs. 3,747.00, which is Rs. 3,719.00 for west U.P., both being higher than overall (all regions) mean per capita income. For east U.P., the per capita income (estimated) is Rs. 2,517.00, and for central U.P. Rs. 2,687.00. For all regions, and regions taken together, female per capita income is much less than male per capita income. The gender-cum-regional distribution of total annual (estimated) income follows the similar pattern **(Appendix-A, Table-11 & Table-5.12)**.

Table – 5.12
Total and Per Capita Annual Income of Population from Non-Beneficiary Households

	Bundelkhand			Eastern			Central			Western			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
TAI	1143600	403800	1547400	857400	229800	1087200	934200	167400	1101600	1280400	252000	1532400	4215600	1053000	5268600
PCAI	5344	2029	3747	3828	1105	2517	4427	841	2687	6068	1254	3719	4902	1305	3160

Note: TAI=Total Annual Income, PCAI=Per Capita Annual Income.
Source: Field survey, 2004.

5.1.6 Landholding Pattern

Of all the non-beneficiary households (320), 51.9 per cent are landless by ownership over agricultural landholding, 33.1 per cent have land less than 1.0 acre per household, and 43.4 per cent have land less than 2.0 acre. Thus, only 3.8 per cent have agricultural land per household more than 2.0 acres. No non-beneficiary household in west U.P. is reported to have more than 2.0 acres. Landlessness is reported the most in west U.P. Of all non-beneficiary households in west U.P., 72.5 per cent are landless, which is 52.5 per cent for

each of east U.P. and central U.P., and 14.45 per cent for Bundelkhand. Of all agricultural landholding below 0.5 acres, most are in east U.P. (41.3 per cent). Of all non-beneficiary households, 97.5 per cent are landless by ownership over non-agricultural land. No household owns non-agricultural land above 3.0 acres. By ownership over non-agricultural land, cent per cent are landless in east U.P., which is 98.8 per cent in central U.P., 96.3 per cent in west U.P., and 95.0 per cent in Bundelkhand (Table-5.13).

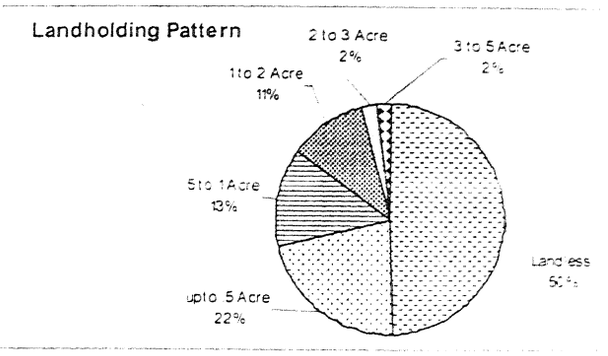


Fig. 5.4

Table – 5.13
Landholding Pattern of Non-Beneficiary Households

Types of Land (Acre)	Regions	Landless		Up to 0.5		0.5 to 1.0		1.0 to 2.0		2.0 to 3.0		3.0 to 5.0		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agricultural Land	Bundelkhand	24	30.0	4	5.0	20	25.0	24	30.0	5	6.3	3	3.8	80	100.0
	Eastern	42	52.5	33	41.3	2	2.5	1	1.3	1	1.3	1	1.3	80	100.0
	Central	42	52.5	19	23.8	11	13.8	6	7.5	0	0.0	2	2.5	80	100.0
	Western	58	72.5	12	15.0	8	10.0	2	2.5	0	0.0	0	0.0	80	100.0
	Total	166	51.9	68	21.3	41	12.8	33	10.3	6	1.9	6	1.9	320	100.0
Non-Agricultural Land	Bundelkhand	76	95.0	0	0.0	1	1.3	2	2.5	1	1.3	0	0.0	80	100.0
	Eastern	80	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	80	100.0
	Central	79	98.8	0	0.0	1	1.3	0	0.0	0	0.0	0	0.0	80	100.0
	Western	77	96.3	2	2.5	0	0.0	1	1.3	0	0.0	0	0.0	80	100.0
	Total	312	97.5	2	0.6	2	0.6	3	0.9	1	0.3	0	0.0	320	100.0
Total Landholding	Bundelkhand	20	25.0	4	5.0	21	26.3	26	32.5	6	7.5	3	3.7	80	100.0
	Eastern	42	52.5	33	41.3	2	2.5	1	1.3	1	1.3	1	1.3	80	100.0
	Central	41	51.2	19	23.8	12	15.0	6	7.5	0	0.0	2	2.5	80	100.0
	Western	55	68.8	14	17.5	8	10.0	3	3.8	0	0.0	0	0.0	80	100.0
	Total	158	49.4	70	21.9	43	13.4	36	11.2	7	2.2	6	1.9	320	100.0

Source: Field survey, 2004.

5.1.6.1 Types of Farming Land of the Agricultural Land Holders

Of all the non-beneficiary households (320), 49.06 per cent have agricultural land for farming. Of total agricultural landholding (157 acres), 94.9 per cent constitute net sown area, and the rest (5.1 per cent) wasteland (uncultivable). Of total net sown area (149 acres), 71.8 per cent have size of landholding less than 1.0 acre, and 91.3 per cent have size less than 2.0 acres. Thus, only 8.7 per cent have size more than 2.0 acres, and nobody has cultivable land size more than 5.0 acres. Of the total net sown area (149), Bundelkhand has 32.23 per cent, east U.P. 22.14 per cent, central U.P. 26.84 per cent, and west U.P. 16.77 per cent. The intra-regional net sown area is considered for equal number of non-beneficiary households (80) for each region. Thus, per capita net sown area shows better condition (by physical indicator) for Bundelkhand. Let us look at intra-regional distribution of land (net sown area) holding. Of total land (net sown area) holders in the sample in east U.P., 81.8 per cent have size less than 0.5 acre, and 97.0 per cent have size less than 2.0 acres, in central U.P., 92.5 per cent have less than 2.0 acres; for Bundelkhand the corresponding percentage is 82.4.

Thus, in Bundelkhand 17.8 per cent have size above 2.0 acres, and 9.8 per cent have between 3.0 and 5.0 acres **(Table-5.14)**.

Table – 5.14
Types of Farming Land of the Agriculture Land Holders, 2003-04

Types of Land (in Acre)	Regions	Up to 0.5		0.5 to 1.0		1.0 to 2.0		2.0 to 3.0		3.0 to 5.0		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Net Sown Area	Bundelkhand	4	7.1	20	35.7	24	42.9	5	8.9	3	5.4	56	100.0
	Eastern	33	86.8	2	5.3	1	2.6	1	2.6	1	2.6	38	100.0
	Central	19	50.0	11	28.9	6	15.8	0	0.0	2	5.3	38	100.0
	Western	12	54.5	8	36.4	2	9.1	0	0.0	0	0.0	22	100.0
	Total	68	44.2	41	26.6	33	21.4	6	3.9	6	3.9	154	100.0
Waste Land (Uncultivable Land)	Bundelkhand	0	0.0	1	25.0	2	50.0	1	25.0	0	0.0	4	100.0
	Eastern	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Central	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	100.0
	Western	2	66.7	0	0.0	1	33.3	0	0.0	0	0.0	3	100.0
	Total	2	25.0	2	25.0	3	37.5	1	12.5	0	0.0	8	100.0
Total Agricultural Land	Bundelkhand	4	6.8	21	35.6	26	44.1	6	10.2	3	5.1	59	100.0
	Eastern	33	86.8	2	5.3	1	2.6	1	2.6	1	2.6	38	100.0
	Central	19	48.7	12	30.8	6	15.4	0	0.0	2	5.1	39	100.0
	Western	14	56.0	8	32.0	3	12.0	0	0.0	0	0.0	25	100.0
	Total	70	44.3	43	27.2	36	22.8	7	4.4	6	3.8	158	100.0

Source: Field survey, 2004.

5.1.6.2 Landholding: Mean, Range, and Standard Deviation

The mean agricultural landholding for the sample non-beneficiary households for all regions and all caste categories is 0.95, that varies from 0.39 acre for east U.P., to 1.46 acre for Bundelkhand. The overall minimum agricultural landholding is 0.03 acre, which is the same for east U.P., and minimum for other regions vary from 0.09 acres for west U.P. to 0.4 acres for Bundelkhand. The maximum agricultural landholding is 4.38 acres considered over all the regions, which is the maximum for Bundelkhand. The maximum is very low at 2.0 acres for west U.P. The standard deviation in distribution of landholding over all regions is 0.89, which is 0.85 for Bundelkhand, 0.71 for east U.P., 0.92 for central U.P., and 0.49 for west U.P. There are variations by castes by regions in the distributions of agricultural land holdings **(Table-5.15)**.

Table – 5.15
Landholding : Mean, Range, and Standard Deviation
(By Castes and By Regions)

HHs. by Castes	Measures	Bundelkhand	Eastern	Central	Western	Total
SC	Mean	1.39	0.20	0.87	0.66	0.91
	Minimum	0.40	0.05	0.10	0.10	0.05
	Maximum	3.20	0.63	4.00	2.00	4.00
	St. Deviation	0.77	0.13	1.03	0.47	0.00
OBC	Mean	1.61	0.68	1.13	0.75	1.11
	Minimum	0.40	0.03	0.50	0.09	0.03
	Maximum	4.38	3.75	2.00	2.00	4.38
	St. Deviation	1.03	1.02	0.69	0.62	0.00
Minority	Mean	0.00	0.15	0.83	0.00	0.49
	Minimum	0.00	0.03	0.40	0.00	0.03
	Maximum	0.00	0.45	1.50	0.00	1.50
	St. Deviation	0.00	0.20	0.53	0.00	0.00

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HHs. by Castes	Measures	Bundelkhand	Eastern	Central	Western	Total
General	Mean	1.56	0.00	0.50	0.30	0.67
	Minimum	1.56	0.00	0.50	0.30	0.30
	Maximum	1.56	0.00	0.50	0.30	1.56
	St. Deviation	0.00	0.00	0.00	0.00	0.00
Total	Mean	1.46	0.39	0.90	0.66	0.95
	Minimum	0.40	0.03	0.10	0.09	0.03
	Maximum	4.38	3.75	4.00	2.00	4.38
	St. Deviation	0.85	0.71	0.92	0.49	0.89

Source: Field survey, 2004.

The per capita (total) land owned by non-beneficiary households over all regions in U.P. is 0.09 acre, which is 0.07 for cropped area. Per household (total) land owned is 0.47 which is 0.39 for cropped area. There are variations in these estimates over regions and by households by caste **(Table-5.16)**.

Table – 5.16
Cropped Area and Total Land of Non-Beneficiary Households (Per Capita and Per Household, By Caste and by Region)

(in acre)

Households by Castes	Area	Bundelkhand		Eastern		Central		Western		Total	
		Per Capita	Per HHs	Per Capita	Per HHs	Per Capita	Per HHs	Per Capita	Per HHs	Per Capita	Per HHs
SC	Cropped Area	0.13	0.74	0.01	0.07	0.09	0.48	0.04	0.23	0.08	0.41
	Total Land	0.18	0.99	0.02	0.09	0.09	0.48	0.04	0.23	0.09	0.48
OBC	Cropped Area	0.19	0.95	0.05	0.28	0.13	0.57	0.02	0.11	0.09	0.44
	Total Land	0.24	1.22	0.06	0.32	0.13	0.57	0.04	0.20	0.11	0.55
Minority	Cropped Area	0.00	0.00	0.01	0.08	0.02	0.12	0.00	0.00	0.01	0.08
	Total Land	0.00	0.00	0.01	0.09	0.03	0.19	0.00	0.00	0.02	0.13
General	Cropped Area	0.31	1.56	0.00	0.00	0.07	0.25	0.03	0.20	0.09	0.44
	Total Land	0.31	1.56	0.00	0.00	0.07	0.25	0.03	0.20	0.09	0.44
Total	Cropped Area	0.15	0.81	0.03	0.16	0.08	0.41	0.03	0.17	0.07	0.39
	Total Land	0.20	1.06	0.03	0.18	0.08	0.43	0.04	0.20	0.09	0.47

Source: Field survey, 2004.

5.1.6.3 Pattern of Land Leased-in and Leased-out

Of all non-beneficiary households, 6.87 per cent reported leasing-in land and 3.75 per cent reported leasing-out land. Of those who reported leasing-in, 22.73 per cent are from Bundelkhand, 54.54 per cent from central U.P., 18.18 per cent from west U.P., and 4.54 per cent from east U.P. Most of the land leased-in happen below 2.0 acres (86.4 per cent of all non-beneficiary households reporting lease-in). Of those who lease-out, 75.0 per cent happen in Bundelkhand and 25.0 per cent in central U.P. There is no land leased-out for east U.P. and west U.P., as reported by the non-beneficiary households. For cent per cent of the households, leasing out land by size occurs below 2.0 acres **(Table-5.17)**.

Table – 5.17
Leased-in and Leased-out Land Among Non-Beneficiary Households

Types of Lease	Category of Land (in Acre)	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Lease-in	Up to 0.5	0	0.0	0	0.0	5	41.7	1	25.0	6	27.3
	0.5 to 1.0	1	20.0	0	0.0	5	41.7	1	25.0	7	31.8
	1.0 to 2.0	2	40.0	1	100.0	1	8.3	2	50.0	6	27.3
	2.0 to 3.0	1	20.0	0	0.0	0	0.0	0	0.0	1	4.5
	3.0 to 5.0	1	20.0	0	0.0	0	0.0	0	0.0	1	4.5
	Above 5.0	0	0.0	0	0.0	1	8.3	0	0.0	1	4.5
	Total	5	100.0	1	100.0	12	100.0	4	100.0	22	100.0

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Types of Lease	Category of Land (in Acre)	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Lease-out	Up to 0.5	1	11.1	0	0.0	2	66.7	0	0.0	3	25.0
	0.5 to 1.0	1	11.1	0	0.0	0	0.0	0	0.0	1	8.3
	1.0 to 2.0	7	77.8	0	0.0	1	33.3	0	0.0	8	66.7
	2.0 to 3.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	3.0 to 5.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Above 5.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	9	100.0	0	0.0	3	100.0	0	0.0	12	100.0

Source: Field survey, 2004.

5.1.6.4 Basis of Land Leased-in and Leased-out

Of those who lease-in land (22), 95.5 per cent follow 'Adhiya' (50:50 basis of sharing output). There is reportedly no rental (pre-harvest lump-sum) basis. Of those who lease-out, 83.3 per cent follow Adhiya, and 16.7 per cent follow rental basis. There is reportedly no leasing-out in east and west U.P. Leasing-out based on 'Adhiya' occur mostly in Bundelkhand **(Table-5.18)**.

Table – 5.18
Basis of Land Leased-in and Leased-out

Types of Lease	Basis	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Lease-in	Adhiya	5	100.0	1	100.0	11	91.7	4	100.0	21	95.5
	Rental	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Other	0	0.0	0	0.0	1	8.3	0	0.0	1	4.5
	Total	5	100.0	1	100.0	12	100.0	4	100.0	22	100.0
Lease-out	Adhiya	9	100.0	0	0.0	1	33.3	0	0.0	10	83.3
	Rental	0	0.0	0	0.0	2	66.7	0	0.0	2	16.7
	Other	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Total	9	100.0	0	0.0	3	100.0	0	0.0	12	100.0

Source: Field survey, 2004.

5.2 Living Condition and Poverty of Non-Beneficiary Households

Of all population from non-beneficiary households, 21.9 per cent reported to have been suffering from different diseases/ailments. Most of these households reportedly suffer from fever. The other diseases reported are cough/cold, asthma, TB etc. The individuals are reported to suffer from multiple diseases simultaneously, which include stomach problems, TB, malaria, high/low blood pressure. Generally, the respondents have not undergone check-up and treatment by medical practitioners. There are variations by region and by gender in the ailments/ diseases reported **(Table-5.19)**.

Table – 5.19
Diseases/Ailments of Population from Non-Beneficiary Households

Diseases	Male		Female		Total	
	No.	%	No.	%	No.	%
Fever	108	66.7	136	67.3	244	67.0
'Khansi' (Cough & Cold)	12	7.4	21	10.4	33	9.1
Asthma	14	8.6	8	4.0	22	6.0
TB	-	-	3	1.5	3	0.8
Gathiya*	1	0.6	2	1.0	3	0.8
Malaria/Joinds	8	4.9	6	3.0	14	3.8
Blood Pressure	1	0.6	2	1.0	3	0.8
Lataract (मोतियाबिन्द)	4	2.5	4	2.0	8	2.2
Insanity	3	1.8	-	-	3	0.8
Physically Disable	4	2.5	2	1.0	6	1.6
Epilepsy	1	0.6	1	0.5	2	0.5
Stomach Problem	6	3.7	17	8.4	23	6.3
Total	162	100.0	202	100.0	364	100.0

Note: * Some of the diseases reported are not found in medical dictionaries.
Source: Field survey, 2004.

5.2.1 Mode of Treatment

As reported by the non-beneficiary households (320), 9.7 per cent go to the government doctors (PHC, hospital) for treatment of illness and 17.5 per cent go to private doctors (nursing home, clinic). There are multiple responses or modes of treatment for health For example, 16.3 per cent reported that they go to both government and private doctors; 8.1 per cent reported that they go to both government and non-registered doctor; 29.1 per cent reported that they go to both private and non-registered doctor. There are households who go to both government doctor and 'Ojha'; there are those who go to both private doctor and 'Ojha'. Thus, it is difficult to understand the dominant mode of treatment of individuals for the non-beneficiary households in U.P. The practices of Ojha, and traditional methods are very less. There are regional variations in the mode of treatment of the households **(Table-5.20)**.

Table – 5.20
Mode of Treatment for Health
(As Reported by Non-Beneficiary Households)

Mode of Treatment	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Govt. Doctor	10	12.5	7	8.8	12	15.0	2	2.5	31	9.7
Pvt. Doctor	13	16.3	18	22.5	11	13.8	14	17.5	56	17.5
Non Reg. Doctor	4	5.0	7	8.8	7	8.8	6	7.5	24	7.5
Traditional	2	2.5	-	-	1	1.3	-	-	3	0.9
Both Govt. & Pvt. Doctor	18	22.5	15	18.8	11	13.8	8	10.0	52	16.3
Both Govt. & Non Reg. Doctor	8	10.0	8	10.0	6	7.5	4	5.0	26	8.1
Both Pvt. & Non Reg. Doctor	20	25.0	19	23.8	22	27.5	32	40.0	93	29.1
Both Traditional & Non Reg. Doctor	2	2.5	2	2.5	5	6.3	-	-	9	2.8
Both Govt. Doctor & Traditional	1	1.3	-	-	-	-	-	-	1	0.3
Both Pvt. & Traditional	-	-	4	5.0	2	2.5	3	3.8	9	2.8
Both Govt. Doctor & Ojha	-	-	-	-	1	1.3	-	-	1	0.3
Both Pvt. Doctor & Ojha	-	-	-	-	-	-	3	3.8	3	0.9
Both Traditional & Ojha	-	-	-	-	-	-	1	1.3	1	0.3
Both Pvt. Doctor & ANM	-	-	-	-	-	-	1	1.3	1	0.3
Both Non Reg. Doctor & ANM	1	1.3	-	-	-	-	1	1.3	2	0.6
Both Pvt. Doctor & Domestic	-	-	-	-	2	2.5	3	3.8	5	1.6
Both Non Reg. Doctor & Domestic	1	1.3	-	-	-	-	2	2.5	3	0.9
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.2.2 Food Security and Hunger

4.06 per cent of the non-beneficiary households suffer from prolonged hunger because of unemployment (100.0 per cent reporting), diseases (7.7 per cent) and inflation (7.7 per cent). In west U.P. there is no report of perpetual hunger. Most of those who go hungry are in Bundelkhand (39.23 per cent). Hunger is reported only because of unemployment in east U.P. and central U.P. **(Table-5.21)**.

Table – 5.21
Reasons for Hunger of Non-Beneficiary Households

Reason	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Unemployment	9	100.0	1	100.0	3	100.0	-	-	13	100.0
Inflation	1	11.1	-	-	-	-	-	-	1	7.7
Diseases	1	11.1	-	-	-	-	-	-	1	7.7
Total	9	100.0	1	100.0	3	100.0	-	-	13	100.0

Source: Field survey, 2004.

5.2.3 Migration of Population

Of all the population from non-beneficiary households, 58.48 per cent are SCs, 29.33 per cent are OBCs, 10.37 per cent are minority and 1.80 per cent are from general castes. The population from non-beneficiary households remain locally (village) confined with 94.2 per cent of them staying in the village throughout the year. This percentage is lowest for Bundelkhand (84.3 per cent) and highest for central U.P. (99.3 per cent). For east U.P., local confinement is for 98.0 per cent, which is 94.9 per cent for west U.P. Of all SC population, 91.3 per cent remain locally confined, which is 98.8 per cent for OBCs, 96.6 per cent for minority and cent per cent for general caste. 5.8 per cent of the population stay in villages for some specified period between two months and ten months. 1.8 per cent of the population stay in the settled village between two and four months, 1.7 per cent between four and six months, and 2.3 per cent between eight and ten months. Though local confinement is similar over regions and by castes, there are variations in temporary stay of the population. The local confinement, however, shows the dominant mode of living for the population from non-beneficiary households. Thus, people move out more from Bundelkhand in search of economic occupations **(Table-5.22)**.

Living Condition of Non-Beneficiary Households

- *About 21.9 per cent of the population suffered from a number of diseases during the last year.*
- *Only 9.7 per cent of the households go to Government doctor for their treatment.*
- *4.1 per cent of the households suffer from prolonged hunger because of unemployment (100.0 per cent reporting).*
- *About 6.0 per cent of the population migrate for the duration of two to ten months, in which 66.0 per cent migrate for daily wage labour works.*
- *38.7 per cent of the population from the sample have one piece of cloth per person for summer, and 21.0 per cent have no winter clothes.*
- *87.8 per cent of the non-beneficiary households have already been identified as BPL.*
- *Only 12.8 per cent of the households took loans during the last five years. It shows low credit propensity among non-beneficiary households. 11.6 per cent of the households have outstanding loans.*
- *The rate of interest ranges from a minimum at 10.0 per cent to a maximum at 120.0 per cent per annum paid by the households.*
- *The rural moneylenders (Mahajans) are the main sources of lending, while treatment of illness is the major reason for borrowing by the households.*
- *About 32.0 per cent male and 32.0 per cent female from the population in the sample have not crossed the district boundary in their life time. 12.8 per cent male and 30.6 per cent female have never moved out of their village.*
- *Wage-earning and meeting relatives are the major reasons for mobility.*

Table – 5.22
Duration of Stay of Population from Non-Beneficiary Households in the Village (By Caste and Duration)

Duration of Migration (in month)	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
8-10	SC	22	7.8	2	1.0	-	-	3	1.3	27	2.8
	OBC	-	-	2	1.1	-	-	1	0.8	3	0.6
	Minority	-	-	-	-	-	-	-	-	-	-
	General	-	-	-	-	-	-	-	-	-	-
	Total	22	5.3	4	0.9	-	-	4	1.0	30	1.8
6 Months	SC	22	7.8	1	0.5	1	0.4	2	0.9	26	2.7
	OBC	-	-	1	0.5	-	-	-	-	1	0.2
	Minority	-	-	-	-	1	1.1	-	-	1	0.6
	General	-	-	-	-	-	-	-	-	-	-
	Total	22	5.3	2	0.5	2	0.5	2	0.5	28	1.7

Contd...

Duration of Migration (in month)	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
2-4	SC	19	6.7	1	0.5	-	-	12	5.3	32	3.3
	OBC	2	1.6	-	-	-	-	-	-	2	0.4
	Minority	-	-	1	2.7	1	1.1	3	7.3	5	2.9
	General	-	-	-	-	-	-	-	-	-	-
	Total	21	5.1	2	0.5	1	0.2	15	3.6	39	2.3
Not Migrated	SC	219	77.7	202	98.0	258	99.6	211	92.5	890	91.3
	OBC	123	98.4	186	98.4	50	100.0	124	99.2	483	98.8
	Minority	1	100.0	36	97.3	92	97.8	38	92.7	167	96.5
	General	5	100.0	-	-	7	100.0	18	100.0	30	100.0
	Total	348	84.3	424	98.0	407	99.3	391	94.9	1570	94.2
Total	SC	282	100.0	206	100.0	259	100.0	228	100.0	975	100.0
	OBC	125	100.0	189	100.0	50	100.0	125	100.0	489	100.0
	Minority	1	100.0	37	100.0	94	100.0	41	100.0	173	100.0
	General	5	100.0	-	-	7	100.0	18	100.0	30	100.0
	Total	413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.2.3.1 Reasons of Migration

For the population from non-beneficiary households who move out during any time in the year, the reasons mentioned are different. Only 3.8 per cent mentioned that wage (earning and differential) is the reason, while it is only 0.1 per cent of the population for search of services. As percentage of all (who stay and migrate), only 1.8 per cent migrate with family. If those who respond to wage (64) are calculated as percentage of only those who migrate (97), the percentage will be 65.98. While economic migration rarely happens for population from non-beneficiary households, it is more rare regarding service-related migration. We find variations across castes and regions in reporting reasons for migration (**Table-5.23**).

Table – 5.23
Reasons for Migration of Population from Non-Beneficiary Households (By Caste)

Reasons for Migration	Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Wage	SC	40	61.5	2	25.0	1	33.3	11	52.4	54	55.7
	OBC	2	3.1	3	37.5	-	-	1	4.8	6	6.2
	Minority	-	-	1	12.5	2	66.7	1	4.8	4	4.1
	General	-	-	-	-	-	-	-	-	-	-
	Total	42	64.6	6	75.0	3	100.0	13	61.9	64	66.0
Service	SC	-	-	2	25.0	-	-	-	-	2	2.1
	OBC	-	-	-	-	-	-	-	-	-	-
	Minority	-	-	-	-	-	-	-	-	-	-
	General	-	-	-	-	-	-	-	-	-	-
	Total	-	-	2	25.0	-	-	-	-	2	2.1
With Family	SC	23	35.4	-	-	-	-	6	28.6	29	29.9
	OBC	-	-	-	-	-	-	-	-	-	-
	Minority	-	-	-	-	-	-	2	9.5	2	2.1
	General	-	-	-	-	-	-	-	-	-	-
	Total	23	35.4	-	-	-	-	8	38.1	31	32.0
Total	SC	63	96.9	4	50.0	1	33.3	17	81.0	85	87.6
	OBC	2	3.1	3	37.5	0	-	1	4.8	6	6.2
	Minority	0	-	1	12.5	2	66.7	3	14.3	6	6.2
	General	0	-	0	-	0	-	0	-	0	-
	Total	65	100.0	8	100.0	3	100.0	21	100.0	97	100.0

Source: Field survey, 2004.

5.2.4 Ownership and Use of Clothes

Of the total population (1667) from sample non-beneficiary households (320), 38.7 per cent have one piece of cloth for summer, and 57.0 per cent have one piece of cloth (woolen type) for winter. 51.6 per cent of the population have two pieces of summer cloths, and 12.4 per cent have two pieces of winter cloths. 21.0 per cent have no winter clothes. 9.1 per cent have incomplete (torn) woolen clothes.

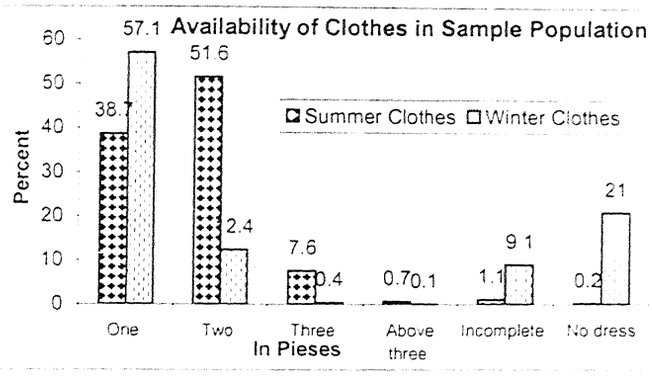


Fig. 5.5

Only 0.5 per cent have winter clothes more than two pieces. Only 8.3 per cent have summer clothes more than two pieces. Over all, 90.3 per cent of the non-beneficiary population have summer clothes less than two prices per individual and 69.5 per cent have winter clothes less than two pieces per individual. Clothelessness is more in terms of winter (woolen) clothes. There are regional variations in owning clothes and clothlessness. Relative to west U.P., clothlessness is more in each of the other regions, 29.5 per cent in central U.P., 27.8 per cent in east U.P. and 22.8 per cent in Bundelkhand. Excepting west U.P., nobody has more than three pieces of winter clothes in each of the other three regions. Excepting Bundelkhand, there is no report of clothlessness so far as summer clothes are concerned **(Table-5.24)**.

Table – 5.24
Clothings of Population from Non-Beneficiary Households
(By Seasons)

No. of Pieces of Clothes	Seasons	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
One	Summer	174	42.1	201	46.5	171	41.7	99	24.0	645	38.7
	Winter	224	54.2	229	53.0	228	55.6	271	65.8	952	57.1
Two	Summer	195	47.2	203	47.0	200	48.8	263	63.8	861	51.6
	Winter	77	18.6	42	9.7	23	5.6	64	15.5	206	12.4
Three	Summer	33	8.0	22	5.1	27	6.6	45	10.9	127	7.6
	Winter	3	0.7	1	0.2	-	-	2	0.5	6	0.4
More than three	Summer	1	0.2	4	0.9	5	1.2	2	0.5	12	0.7
	Winter	-	-	-	-	-	-	2	0.5	2	0.1
Incomplete	Summer	7	1.7	2	0.5	7	1.7	3	0.7	19	1.1
	Winter	15	3.6	40	9.3	38	9.3	58	14.1	151	9.1
No Clothes	Summer	3	0.7	-	-	-	-	-	-	3	0.2
	Winter	94	22.8	120	27.8	121	29.5	15	3.6	350	21.0
Total Population		413	100.0	432	100.0	410	100.0	412	100.0	1667	100.0

Source: Field survey, 2004.

5.2.5 Poverty

Of all the sample non-beneficiary households (320), 87.8 per cent are BPL and the rest APL. Of all SC non-beneficiary households (185), 90.81 per cent are BPL. Of all OBC non-beneficiary households (98), 86.73 per cent are BPL. Of all minority (31), 77.42 are BPL;

and of all general caste households (6), 66.66 per cent are BPL. Of all BPL non-beneficiary households (281), 26.33 per cent are from Bundelkhand, 26.69 per cent are from east U.P., 22.06 per cent from central U.P., and 24.91 per cent form west U.P. Of all BPL non-beneficiary households in Bundelkhand, SC BPL constitute 67.56 per cent; of all BPL in east U.P., SC BPL constitute 50.66 per cent; of all BPL non-beneficiary households in central U.P., SC BPL constitute 67.74 per cent; of all BPL households in west U.P., SC BPL constitute 54.28 per cent. For all the regions taken together, of all BPL non-beneficiary households, 59.8 per cent are SC BPL. Most of the eligible non-beneficiary households are from SCs (57.8 per cent) and OBCs (30.6 per cent). Of all non-beneficiary households by each region (80), the percentage for BPL in Bundelkhand is 92.5, for east U.P. BPL percentage is 93.75, for central U.P. 77.5, and for west U.P., 87.5. Thus, the Panchayat listing of eligible non-beneficiary households needs attention for inclusion of BPL households, which constitute most of the non-beneficiary households, over all, by castes, and by region **(Table-5.25)**.

Table – 5.25
Non-Beneficiary Households Living BPL and APL
(As Listed by Panchayats by Castes)

Households by Castes	Panchayat Category	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	BPL	50	67.6	38	50.7	42	67.7	38	54.3	168	59.8
	APL	3	50.0	0	0.0	7	38.9	7	70.0	17	43.6
	Total	53	66.3	38	47.5	49	61.3	45	56.3	185	57.8
OBC	BPL	22	29.7	30	40.0	10	16.1	23	32.9	85	30.2
	APL	3	50.0	5	100.0	2	11.1	3	30.0	13	33.3
	Total	25	31.3	35	43.8	12	15.0	26	32.5	98	30.6
Minority	BPL	1	1.4	7	9.3	10	16.1	6	8.6	24	8.5
	APL	0	0.0	0	0.0	7	38.9	0	0.0	7	17.9
	Total	1	1.3	7	8.8	17	21.3	6	7.5	31	9.7
General	BPL	1	1.4	0	0.0	0	0.0	3	4.3	4	1.4
	APL	0	0.0	0	0.0	2	11.1	0	0.0	2	5.1
	Total	1	1.3	0	0.0	2	2.5	3	3.8	6	1.9
Total	BPL	74	100.0	75	100.0	62	100.0	70	100.0	281	100.0
	APL	6	100.0	5	100.0	18	100.0	10	100.0	39	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.2.5.1 Households Listed as BPL and APL by Panchayat and State Supply Department

The distribution of non-beneficiary households living BPL and APL as listed by Panchayats shows that 87.8 per cent are BPL and 12.2 per cent are APL. Of all BPL households (210), 94.3 per cent are recorded as BPL by Panchayats, and 5.7 per cent recorded as APL. Of all BPL households (210), 27.62 per cent are from Bundelkhand, 27.14 per cent are from east U.P., 23.81 per cent from central U.P., and 21.43 per cent from west U.P. The intra-regional distribution of BPL non-beneficiary households shows 98.3 per cent BPL for Bundelkhand, with 1.7 per cent APL, the differences being between Panchayat record and record by State Supply Department. Of the recorded BPL non-beneficiary households (57) in east U.P., cent per cent are recorded as BPL by State Supply Department. Of all BPL non-beneficiary households in central U.P. (50), 82.0 per cent are recorded as BPL and 18.0 per cent recorded as APL. Similarly, of total BPL non-beneficiary households in west U.P.

(45), 95.6 per cent are recorded as BPL and 4.4 per cent are recorded as APL. The distribution of BPL non-beneficiary households shows difference in documenting by State Supply Department. For example, of total Panchayat recorded BPL households (281), 70.46 per cent are recorded as BPL by Supply Department, 17.79 per cent are recorded as APL, and 11.74 per cent remained cardless. Similarly, of those recorded as APL by Panchayats (39), 30.76 are recorded as BPL by Supply Department, 41.02 are recorded as APL, and 28.2 per cent have remained cardless. There are, thus, distribution of non-beneficiary households by BPL and APL by Panchayats, and there are distributions by BPL and APL by State Supply Department. There are differences in these distributions, with cross entry (Table-5.26).

Table – 5.26
Non-Beneficiary Households Living BPL and APL
(As Listed by Panchayats and by State Supply Department)

Poverty Indicator	Supply Dept. Category	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Below Poverty Line	BPL	57	98.3	57	100.0	41	82.0	43	95.6	198	94.3
	APL	14	77.8	9	69.2	9	69.2	18	78.3	50	75.8
	Card less	3	75.0	9	90.0	12	70.6	9	75.0	33	75.0
	Total	74	92.5	75	93.8	62	77.5	70	87.5	281	87.8
Above Poverty Line	BPL	1	1.7	0	0.0	9	18.0	2	4.4	12	5.7
	APL	4	22.2	3	23.1	4	30.8	5	21.7	16	24.2
	Card less	1	25.0	2	20.0	5	29.4	3	25.0	11	25.0
	Total	6	7.5	5	6.3	18	22.5	10	12.5	39	12.2
Total	BPL	58	100.0	57	100.0	50	100.0	45	100.0	210	100.0
	APL	18	100.0	13	100.0	13	100.0	23	100.0	66	100.0
	Card less	4	100.0	10	100.0	17	100.0	12	100.0	44	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.2.5.2 Distribution of Households by Income

Most of the eligible non-beneficiary households earn average annual income less than Rs. 20,000.00 per household. It is 77.2 per cent. By reported income criteria, thus, more than three-fourths of the eligible non-beneficiary households may claim to be enlisted in the list of beneficiaries. Only 12.8 per cent of the non-beneficiary households have annual average income per household more than Rs. 25,000.00. As high as 42.9 per cent of the households have annual income per household less than Rs. 11,500.00 or, less than Rs. 1,000.00 per month. There are regional variations in this income distribution. The percentage of households below Rs. 20,000.00 annual income braçket for Bundelkhand is 61.4, which is 91.3 per cent for east U.P., 86.3 per cent for central U.P., and 70.1 per cent for west U.P. The percentage of households below income bracket Rs. 11,500.00 for west U.P. is the lowest at 12.6, which is 18.8 per cent for Bundelkhand, 47.5 per cent for east U.P., and 55.0 per cent for central U.P. A significant percentage of non-beneficiary households who earn annual income more than Rs. 20,000.00 have been included in BPL list. For example, of total listed BPL non-beneficiary households (281) for all regions, 23.13 per cent that earn above Rs. 20,000.00 have been included in BPL list. For Bundelkhand, this wrong inclusion is for 37.83 per cent, for east U.P. 8.0 per cent, for central U.P. 16.13 per cent, for west U.P. 30.0 per cent. Similarly, significant percentage of households earning annual income less than Rs.

20,000.00 have been included in APL list also. There is, thus, need to check both income data and listing of households by BPL and APL **(Table-5.27)**.

Table – 5.27
Distribution of Non-Beneficiary Households by Income
(Income Reported by Households)

Income (Rs. per annum)	Panchayat Category	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Up to 8000	BPL	8	10.8	14	18.7	16	25.8	3	4.3	41	14.6
	APL	0	0.0	0	0.0	6	33.3	0	0.0	6	15.4
	Total	8	10.0	14	17.5	22	27.5	3	3.8	47	14.7
8001 to 11500	BPL	6	8.1	20	26.7	16	25.8	7	10.0	49	17.4
	APL	1	16.7	4	80.0	6	33.3	0	0.0	11	28.2
	Total	7	8.8	24	30.0	22	27.5	7	8.8	60	18.8
11501 to 15000	BPL	19	25.7	15	20.0	13	21.0	21	30.0	68	24.2
	APL	2	33.3	0	0.0	3	16.7	1	10.0	6	15.4
	Total	21	26.3	15	18.8	16	20.0	22	27.5	74	23.1
15001 to 20000	BPL	13	17.6	20	26.7	7	11.3	18	25.7	58	20.6
	APL	0	0.0	0	0.0	2	11.1	6	60.0	8	20.5
	Total	13	16.3	20	25.0	9	11.3	24	30.0	66	20.6
20001 to 25000	BPL	14	18.9	3	4.0	3	4.8	10	14.3	30	10.7
	APL	1	16.7	0	0.0	0	0.0	1	10.0	2	5.1
	Total	15	18.8	3	3.8	3	3.8	11	13.8	32	10.0
Above 25000	BPL	14	18.9	3	4.0	7	11.3	11	15.7	35	12.5
	APL	2	33.3	1	20.0	1	5.6	2	20.0	6	15.4
	Total	16	20.0	4	5.0	8	10.0	13	16.3	41	12.8
Total	BPL	74	100.0	75	100.0	62	100.0	70	100.0	281	100.0
	APL	6	100.0	5	100.0	18	100.0	10	100.0	39	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.2.6 Loans Taken and Outstanding

Of all the non-beneficiary households, 87.2 per cent did not take loans, while 12.8 per cent took loans during the last five years (1999-2004). Of those who took loans, 9.7 per cent repaid it while 90.3 per cent are yet to repay. Of those having outstanding loans (37), 32.43 per cent are from Bundelkhand, 29.73 per cent from east U.P., 21.62 per cent from central U.P., and 16.22 per cent from west U.P. **(Table-5.28)**.

Credit Scenario

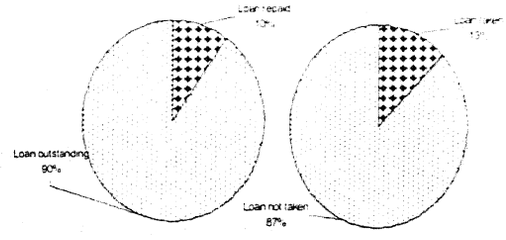


Fig. 5.6

Table – 5.28
Outstanding Loans of Non-Beneficiary Households, 1999-2004

Status of Loan	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Loan taken during last five years	12	15.0	11	13.8	8	10.0	10	12.5	41	12.8
Loan not taken	68	85.0	69	86.2	72	90.0	70	87.5	279	87.2
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0
Loan repaid	-	-	-	-	-	-	4	40.0	4	9.7
Loan outstanding	12	100.0	11	100.0	8	100.0	6	60.0	37	90.3
Total	12	100.0	11	100.0	8	100.0	10	100.0	41	100.0

Source: Field survey, 2004.

5.2.6.1 Average Loan Received

Of all the non-beneficiary households, only 12.81 per cent took loans during last five years (1999-2004). The average loan taken was Rs. 13,146.30 for the whole period. Of those who took loans (41), 29.27 per cent are from Bundelkhand, 26.83 per cent from east U.P., 19.51 per cent from central U.P., and 24.39 per cent from west U.P. Most of those who took loans are in the range below Rs. 5,000.00, it is 36.58 per cent of all borrowers. 29.27 per cent of the households borrowed in the range between Rs. 10,000.00 and Rs. 20,000.00; 19.51 per cent borrowed between Rs. 5,000.00 and Rs. 10,000.00; 14.63 per cent borrowed between Rs. 20,000.00 and Rs. 50,000.00. The mean loan in the highest range is Rs. 32,666.70. In central U.P. nobody from the non-beneficiary households has taken loan above Rs. 20,000.00. Of those who took loans in east U.P. (11), 45.45 per cent are in the loan bracket below Rs. 5,000.00, which is 62.5 per cent for central U.P. On the whole, 56.09 per cent have taken loan below Rs. 10,000.00 over last five years, and 85.37 per cent have taken loan below Rs. 20,000.00. There are regional variations in the percentages of non-beneficiary households that are located in respective loan brackets **(Table-5.29)**.

Table – 5.29
Loans Received on Average During Last Five Years (1999-2004)
(By Region)

Loan Range (Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	Mean	No.	Mean	No.	Mean	No.	Mean	No.	Mean
Up to 5,000	1	5000.0	5	3500.0	5	3000	4	4375.0	15	3666.7
5,000 to 10,000	3	10000.0	2	10000.0	1	8000	2	10000.0	8	9750.0
10,000 to 20,000	5	19000.0	3	15666.7	2	14000	2	20000.0	12	17500.0
20,000 to 50,000	3	28666.7	1	50000.0	-	-	2	30000.0	6	32666.7
Total	12	18000.0	11	12227.3	8	6375	10	13750.0	41	13146.3

Source: Field survey, 2004.

5.2.6.2 Outstanding Loan

Of those who took loans (41) during last five years (1999-2004), 90.24 per cent have outstanding loans as in March 2004. The overall average outstanding loan is Rs. 14,613.50. Of these households (37) who need to repay loans, 32.43 per cent are from Bundelkhand, 29.73 per cent from east U.P., 21.62 per cent from central U.P., and 16.22 per cent from west U.P. The households that borrowed money have remained the same in number for each of the regions excepting west U.P. where it has declined. In west U.P., it has declined significantly (by 75.0 per cent) in the loan bracket below Rs. 5,000.00 **(Table-5.30)**.

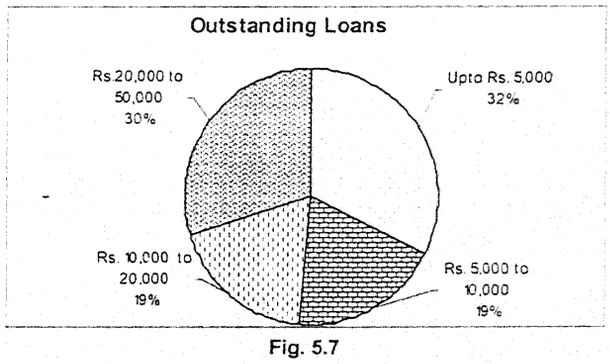


Fig. 5.7

Table – 5.30
Outstanding Loan as in March 2004
(By Region)

Loan Range (Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	Mean	No.	Mean	No.	Mean	No.	Mean	No.	Mean
Up to 5,000	2	5000.0	4	3125.0	5	2760.0	1	5000.0	12	3441.7
5,000 to 10,000	1	10000.0	2	8500.0	2	9000.0	2	9000.0	7	9000.0
10,000 to 20,000	3	15333.3	2	13500.0	1	13000.0	1	20000.0	7	15142.8
20,000 to 50,000	6	27233.3	3	35666.7	-	-	2	30000.0	11	30036.4
Total	12	19116.7	11	14863.6	8	5600.0	6	17166.7	37	14613.5

Source: Field survey, 2004.

5.2.6.3 Sources of Credit

For those who took loans, the non-institutional sources are dominant. The institutional sources (Banks) cover only 9.76 per cent of all borrowers. Moneylenders cover 41.46 per cent of all borrowers, while local people/villagers cover 34.15 per cent. The other sources are relatives (9.76 per cent), and friends (4.89 per cent). For central U.P., it is only the non-institutional sources. For central U.P. and west U.P., moneylenders are most dominant sources, respectively covering 62.5 per cent and 60.0 per cent of the borrowing households (**Table-5.31**).

Table – 5.31
Sources of Loans Received by Non-Beneficiary Households

Sources	Bundelkhand	Eastern	Central	Western	Total
Moneylenders	5	1	5	6	17
Banks	2	1	-	1	4
Relatives	-	1	2	1	4
Friends	1	-	1	-	2
Villagers	4	8	-	2	14
Total	12	11	8	10	41

Source: Field survey, 2004.

5.2.6.4 Purposes of Credit

For as low as 7.3 per cent of those who borrowed money, productive purpose works. This includes business and purchase of engine. Indirectly, another 7.3 per cent may go for productive purpose, like through purchase of domestic animals by households. Thus, directly and indirectly, 14.6 per cent of the households as borrowers are covered by productive purposes. In other words, 85.4 per cent of the households borrow money for immediate (social) needs and unproductive purposes, often under compulsions. For example, 41.5 per cent borrowed money for treatment of illness; 29.3 per cent borrowed money for marriage; 14.6 per cent borrowed money for other domestic expenditure. There are regional variations in the purposes behind money borrowed by non-beneficiary households. In central U.P. productive purposes are not mentioned. Treatment of

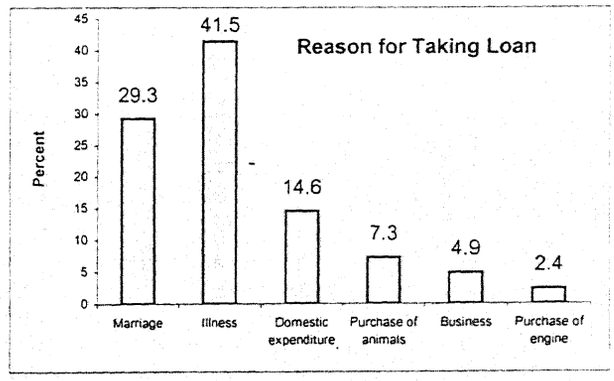


Fig. 5.8

illness as the purpose is reported most in central U.P. (50.0 per cent), followed by that in east U.P. (45.5 per cent). Marriage is a major purpose in central U.P. (37.5 per cent) and east U.P. (36.7 per cent) **(Table-5.32)**.

Table – 5.32
Purposes Behind Loans Received by Non-Beneficiary Households

Purposes	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Marriage	3	25.0	4	36.4	3	37.5	2	20.0	12	29.3
Treatment of illness	4	33.3	5	45.5	4	50.0	4	40.0	17	41.5
Domestic expenditure	3	25.0	1	9.1	1	12.5	1	10.0	6	14.6
Purchase of animals	1	8.3	-	-	-	-	2	20.0	3	7.3
Business	-	-	1	9.1	-	-	1	10.0	2	4.9
Purchase of engine	1	8.3	-	-	-	-	-	-	1	2.4
Total	12	100.0	11	100.0	8	100.0	10	100.0	41	100.0

Source: Field survey, 2004.

5.2.6.5 Rate of Interest

Of the borrowers/households who borrowed loans (41) during last five years (1999-2004), 29.27 per cent shouldered it at a rate of interest per annum 60.0 per cent, while 19.51 per cent borrowed at a rate of interest 36.0 per cent per annum. The households who pay zero rate of interest borrowed from relatives. 17.03 per cent of households pay rate of interest between 10.0 and 24.0 per cent. 9.76 per cent borrowers pay interest in the range between 84.0 and 120.0 per cent per annum. In central U.P. and west U.P. no borrower from non-beneficiary households pay interest above 60.0 per cent per annum. In Bundelkhand, excepting one borrower, no household pays interest above 60.0 per cent per annum. For central U.P. half of the borrowers pay zero rate of interest, which is 57.14 per cent of all borrowers borrowing at zero per cent rate of interest. In Bundelkhand and west U.P., no household borrows at zero per cent rate of interest **(Table-5.33)**.

Table – 5.33
Rates of Interest Per Annum on Loans Received by Non-Beneficiary Households

Rate of Interest (in %)	Bundelkhand	Eastern	Central	Western	Total
Nil	-	3	4	-	7
10.0	-	2	-	-	2
12.0	1	-	-	-	1
20.0	-	-	-	1	1
24.0	1	-	-	2	3
36.0	3	-	-	5	8
48.0	2	-	1	-	3
60.0	4	3	3	2	12
84.0	-	1	-	-	1
100.0	1	-	-	-	1
120.0	-	2	-	-	2
Total	12	11	8	10	41

Source: Field survey, 2004.

5.2.7 Mobility of Households By Gender

As high as 30.6 per cent of the female members of non-beneficiary households have never gone out of village where they are settled. For male, this percentage is 12.8. Most of

the movement of both male and female members in households occur within the district (to other blocks) and within the state (to other districts). Only 11.6 per cent of female members have never gone to other states, which is 28.1 per cent for male members. Exactly 30.9 per cent of both male and female members move (to other blocks) within the district where they are settled. 26.6 per cent of male members and 22.8 per cent of female members move within the state (to other districts). Thus, male movement is more by spatial indicators relative to female movement. However, movements of both are confined mainly with the state (of U.P.). There are inter-regional variations in the movements by gender. For example, a high percentage of male members in Bundelkhand (56.3 per cent) move out of the state, relative to male members in other regions. Intra-district male movement is high for central U.P. (47.5 per cent) and this is true for movement by female members also (52.5 per cent). Confinement to village is high for female members in Bundelkhand (41.3 per cent) and central U.P. (41.3 per cent) relative to the other regions **(Table-5.34)**.

Table – 5.34
Movement of People by Destination
(As Reported by Non-Beneficiary Households)

Places	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Other village within the block	Male	-	-	-	-	3	3.8	2	2.5	5	1.6
	Female	-	-	5	6.3	4	5.0	4	5.0	12	3.8
Other block within the district	Male	20	25.0	38	47.5	25	31.3	16	20.0	99	30.9
	Female	16	20.0	42	52.5	24	30.0	17	21.3	99	30.9
Other district within the state	Male	11	13.8	10	12.5	28	35.0	36	45.0	85	26.6
	Female	9	11.3	10	12.5	16	20.0	38	47.5	73	22.8
Other state	Male	45	56.3	15	18.8	11	13.8	19	23.8	90	28.1
	Female	22	27.5	4	5.0	3	3.8	8	10.0	37	11.6
Never gone out of village	Male	4	5.0	17	21.3	13	16.3	7	8.8	41	12.8
	Female	33	41.3	19	23.8	33	41.3	13	16.3	98	30.6
Total		80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.2.7.1 Reasons for Mobility

Of the non-beneficiary households who move out, the reasons are different. Movement of male households who move out for wage-earning cover 39.1 per cent of all male households which is only 15.0 per cent for female households. If local confinement of households (98) is excluded, then the percentage will be 56.3. The other reasons include treatment for illness, meeting relatives, pilgrimage, political rally, business, services etc. These percentages vary over gender and by regions. Meeting relatives remains a major reason for movement of women, followed by wage-earnings, treatment for illness, pilgrimage etc. For male members, the most important reason is wage-earning, followed by meeting relatives. 'Services' is not reported as a reason to move out by female members for all the regions **(Table-5.35)**.

Table – 5.35
Reasons for Movement/Mobility of People

Reasons	Gender	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Wage earning	Male	52	65.0	16	20.0	37	46.3	20	25.0	125	39.1
	Female	27	33.8	4	5.0	11	13.8	6	7.5	48	15.0
Treatment for illness	Male	7	8.8	12	15.0	7	8.8	9	11.3	35	10.9
	Female	6	7.5	17	21.3	12	15.0	9	11.3	44	13.8
Pilgrimage	Male	1	1.3	11	13.8	1	1.3	7	8.8	20	6.3
	Female	1	1.3	14	17.5	2	2.5	9	11.3	26	8.1
Relations	Male	11	13.8	15	18.8	13	16.3	24	30.0	63	19.7
	Female	11	13.8	21	26.3	16	20.0	29	36.3	77	24.1
Political rally	Male	-	-	2	2.5	2	2.5	5	6.3	9	2.8
	Female	-	-	1	1.3	1	1.3	6	7.5	8	2.5
Services	Male	2	2.5	3	3.8	1	1.3	-	-	6	1.9
	Female	-	-	-	-	-	-	-	-	-	-
Business/ Marketing	Male	3	3.8	4	5.0	2	2.5	1	1.3	10	3.1
	Female	2	2.5	4	5.0	1	1.3	-	-	7	2.2
Tour/ With family	Male	-	-	-	-	6	7.5	7	8.8	13	4.1
	Female	-	-	-	-	4	5.0	8	10.0	12	3.8
Never gone out of village	Male	4	5.0	17	21.3	13	16.3	7	8.8	41	12.8
	Female	33	41.3	19	23.8	33	41.3	13	16.3	98	30.6
Total		80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.2.8 Strategies for Better Living Conditions of Households

As high as 29.7 per cent of the non-beneficiary households have no strategy for future living, and 16.3 per cent did not report on the question. Thus, any strategy recorded include 54.0 per cent of these households. Most of those who visualize/perceive strategy, the most important is wage-employment possibilities, followed by maintenance of residential building. Wage-employment is a major strategic factor for mainly Bundelkhand, followed by that in central U.P. **(Table-5.36)**.

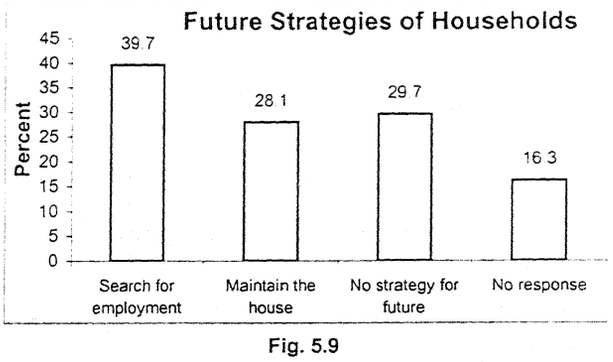


Fig. 5.9

Table – 5.36
Strategies for Better Living Conditions of Households
(Perceptions of Non-Beneficiary Households)

Perception	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Employment/wage enhancement	39	48.8	27	33.8	34	42.5	27	33.8	127	39.7
Maintain the house	17	21.3	19	23.8	23	28.8	31	38.8	90	28.1
Adjust the loan	-	-	-	-	-	-	1	1.3	1	0.3
Open dairy	1	1.3	-	-	1	1.3	-	-	2	0.6
Establish handpump in the house	-	-	-	-	-	-	3	3.8	3	0.9
No strategy for future	22	27.5	17	21.3	22	27.5	34	42.5	95	29.7
No response	12	15.0	26	32.5	11	13.8	3	3.8	52	16.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3 Housing Condition of Households

Of all the non-beneficiary households, 51.3 per cent have kaccha houses, and 36.3 per cent have huts. 7.5 per cent are shelterless. Only 0.3 per cent have pakka houses, and 4.7 per cent have semi-pakka houses. There are regional variations in these percentages. Those having pakka houses have both pakka and kaccha rooms; we have found one such household among all non-beneficiary households. Those having semi-pakka houses have all types of non-pakka rooms. Those having kaccha houses have non-pakka and non-semi-pakka rooms, that is rooms which are Kaccha and hut type. The households having (living in) huts do not obviously have any pakka, semi-pakka and kaccha rooms **(Table-5.37)**.

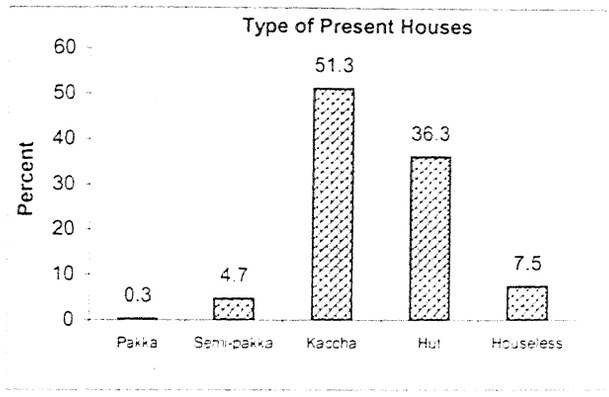


Fig. 5.10

Table – 5.37
Types and Number of Houses Owned by Non-Beneficiary Households

Types of Houses	No. of Rooms										No. of Households	
	Pakka		Semi-Pakka		Kaccha		Hut		Total			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Pakka	1	100.0	-	-	1	0.5	-	-	2	0.5	1	0.3
Semi-Pakka	-	-	16	100.0	3	1.4	2	1.4	21	5.6	15	4.7
Kaccha	-	-	-	-	212	98.1	17	12.0	229	61.1	164	51.3
Hut	-	-	-	-	-	-	123	86.6	123	32.8	116	36.3
Houseless	-	-	-	-	-	-	-	-	-	-	24	7.5
Total	1	100.0	16	100.0	216	100.0	142	100.0	375	100.0	320	100.0

Source: Field survey, 2004.

5.3.1 Availability of Rooms in Houses

Of all the non-beneficiary households (320), 99.69 per cent have no pakka rooms. There is reportedly only one pakka room owned by these households. For 95.31 per cent there is no semi-pakka room; for 48.8 per cent there is no kaccha room; 35.0 per cent have one kaccha room per household; 0.6 per cent own more than three Kaccha rooms per household. Of the non-beneficiary households (320), 58.8 per cent live in huts having no room; 38.4 per cent have one-room huts; 2.5 per cent have two-room huts, and 0.3 per cent have three-room hut. There are regional variations in the distribution of non-beneficiary households by ownership by types of rooms. No household has pakka room in any region, excepting one in west U.P. As high as 96.3 per cent each in west U.P. and Bundelkhand have no semi-pakka room, the percentages being 95.0 for east U.P., and 93.8 for central U.P. For east U.P., 67.5 per cent have no kachha room, which is 53.8 per cent for each of central U.P. and west U.P. The incidence of 'no kaccha room' for Bundelkhand is for 20.0 per cent of the non-beneficiary households in Bundelkhand **(Table-5.38)**.

Table – 5.38
Availability of Rooms in Houses of Non-Beneficiary Households

Types of Rooms	No. of Rooms	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Pakka	No Room	80	100.0	80	100.0	80	100.0	79	98.8	319	99.7
	1	0	0.0	0	0.0	0	0.0	1	1.3	1	0.3
Semi-Pakka	No Room	77	96.3	76	95.0	75	93.8	77	96.3	305	95.3
	1	2	2.5	4	5.0	4	5.0	3	3.8	13	4.1
	2	1	1.3	0	0.0	0	0.0	0	0.0	1	0.3
	3	0	0.0	0	0.0	1	1.3	0	0.0	1	0.3
Kachha	No Room	16	20.0	54	67.5	43	53.8	43	53.8	156	48.8
	1	28	35.0	18	22.5	32	40.0	34	42.5	112	35.0
	2	29	36.3	7	8.8	5	6.3	3	3.8	44	13.8
	3	5	6.3	1	1.3	0	0.0	0	0.0	6	1.9
	4	1	1.3	0	0.0	0	0.0	0	0.0	1	0.3
	5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	6	1	1.3	0	0.0	0	0.0	0	0.0	1	0.3
Hut	No Room	69	86.3	32	40.0	38	47.5	49	61.3	188	58.8
	1	9	11.3	45	56.3	39	48.8	30	37.5	123	38.4
	2	2	2.5	3	3.8	2	2.5	1	1.3	8	2.5
	3	0	0.0	0	0.0	1	1.3	0	0.0	1	0.3
Total Households		80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.2 Ownership of Residential Houses

Of all the non-beneficiary households, 89.7 per cent own houses in their own name (self/family). As high as 7.5 per cent are shelterless. 0.9 per cent use residential house on a rental basis. Most of the shelterless reportedly are in west U.P. (17.5 per cent). Each of the regions has shelterless non-beneficiary households. In the sample, there is no household in central U.P. using house on a rental basis. Relatives (other than the family) do not own house (for the non-beneficiary households) in west U.P. The regional distribution of houses owned by self/family shows higher percentage (93.8 per cent) for each in central U.P. and Bundelkhand **(Table-5.39)**.

Table – 5.39
Ownership of Residential Houses of Non-Beneficiary Households

Ownership of Houses	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Self/Family	75	93.8	72	90.0	75	93.8	65	81.3	287	89.7
Relative	1	1.3	4	5.0	1	1.3	0	0.0	6	1.9
Rental	1	1.3	1	1.3	0	0.0	1	1.3	3	0.9
Shelterless	3	3.8	3	3.8	4	5.0	14	17.5	24	7.5
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.3 Residential Area of Households

Of all sample non-beneficiary hou have residential land above 1000 sq.guj area between 100 and 200 sq.guj and 2 400 sq.guj. Thus, 70.6 per cent have are residential land area below 400 sq.guj, in in these percentages of non-beneficiary h 61.3 per cent have area between 100 anc 32.5 per cent in west U.P. have residenti

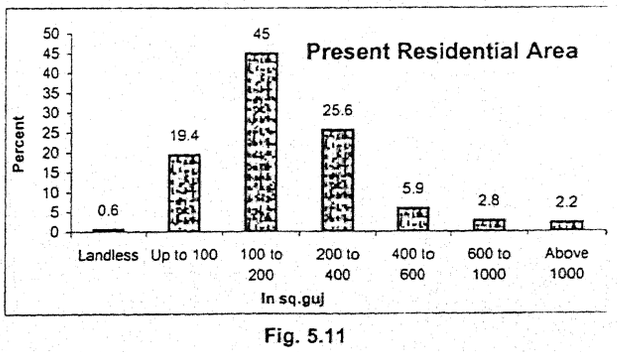


Fig. 5.11

calculated over regional total non-beneficiary households. No non-beneficiary household in west U.P. have residential land area above 600 sq.guj, and no household in Bundelkhand has above 100 sq.guj **(Table-5.40)**.

Table – 5.40
Residential Land Area of Non-Beneficiary Households

Category in Sq. Gaj	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Landless	1	1.25	0	0.0	2	2.5	0	0.0	2	0.6
Up to 100	8	10.0	5	6.3	23	28.8	26	32.5	62	19.4
100 to 200	40	50.0	49	61.3	22	27.5	33	41.3	144	45.0
200 to 400	21	26.3	23	28.8	19	23.8	19	23.8	82	25.6
400 to 600	6	7.5	1	1.3	4	5.0	2	2.5	19	5.9
600 to 1000	4	5.0	1	1.3	4	5.0	0	0.0	9	2.8
Above 1000	0	0.0	1	1.3	6	7.5	0	0.0	7	2.2
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.4 Constructed Area of Households

Most of the non-beneficiary households have constructed residential area between 100 and 200 sq.ft. (41.6 per cent); only 12.9 per cent have residential area above 500 sq.ft. 15.0 per cent have residential area below 100 sq.ft. There are regional variations in the distribution of non-beneficiary households by residential area. Of all households in Bundelkhand, 52.5 per cent have area between 100 and 300 sq.ft., which is 56.3 per cent for east U.P., 64.1 for central U.P., and 71.4 per cent for west U.P. Percentages of non-beneficiary households having residential area above 300 sq.ft. is most for Bundelkhand (37.6 per cent), followed by 26.3 per cent for central U.P., 16.3 per cent for east U.P., and 11.3 per cent for west U.P., Residential area (estimated) upto 100 sq.ft. for non-beneficiary households is most for east U.P. (26.3 per cent). Reported shelterlessness is most for west U.P. **(Table-5.41)**.

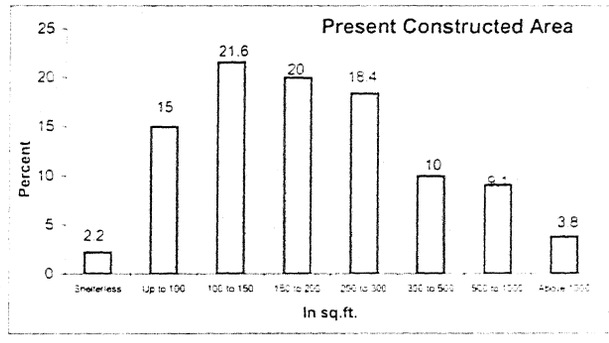


Fig. 5.12

Table – 5.41
Constructed Area of Houses of Non-Beneficiary Households

Constructed Area (in Sq. Ft.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Shelterless	2	2.5	1	1.3	0	0.0	4	5.0	7	2.2
Up to 100	6	7.5	21	26.3	7	8.8	14	17.5	48	15.0
100 to 150	8	10.0	22	27.5	8	10.0	31	38.8	69	21.6
150 to 200	16	20.0	14	17.5	19	23.8	15	18.8	64	20.0
200 to 300	18	22.5	9	11.3	21	26.3	11	13.8	59	18.4
300 to 500	12	15.0	6	7.5	12	15.0	2	2.5	32	10.0
500 to 1000	15	18.8	2	2.5	6	7.5	6	7.5	29	9.1
Above 1000	3	3.8	5	6.3	3	3.8	1	1.3	12	3.8
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.5 Per Capita Constructed Area and Residential Area

There is a difference between constructed area and residential area, the former showing living space for the household, while the letter shows total space adjoining constructed area also under the command of the household. Thus, constructed area is less than residential area per household and per capita. Considered for all the non-beneficiary households for all regions, per capita constructed area (reported) comes to be 55.95 sq.ft. which is 291.47 sq.ft. per household. Residential area per capita is 41.33 sq.guj, which is 215.29 sq.guj per household. There are variations over regions and by castes in these measures. For example, per capita constructed area for Bundelkhand is reported to be 70.98 sq.ft. which is 60.92 sq.ft. for central U.P., 48.59 sq.ft. for east U.P. and 43.65 sq.ft. for west U.P. Per capita residential area comes to be 44.15 sq.guj in Bundelkhand, which is 36.06 sq.guj in east U.P., 57.74 sq.guj in central U.P., and 27.67 sq.guj in west U.P. For SCs, each of reported per capita and per household constructed area and residential area, lie below the respective overall average estimates **(Table-5.42)**.

Housing Condition and Performance of Rural Housing Schemes for Non-Beneficiary Households

- *65.0 per cent of the households own a residential area below 200 Sq.Guj.*
- *For all the non-beneficiary households, the average residential area is 215.29 sq.guj. The constructed area on average is 291.47 sq.ft.*
- *SC/ST households constitute 55.9 per cent of the households and non-SC/ST households constitute 36.6 per cent, the rest being covered by extreme/special categories.*
- *As high as 99.0 per cent of the respondents are aware about the on-going Rural Housing Programmes. 85.0 per cent of the households have applied for enlisting their names to derive benefits from Rural Housing Schemes.*
- *58.4 per cent of the households perceive that the selection of households as beneficiaries under Housing Schemes have been done honestly.*
- *Of those households, who reported dishonesty in selection (133), 51.1 per cent reported selection through payment of bribe and 68.4 per cent reported selection by being close to Gram Pradhan.*
- *About 30.0 per cent of the households perceive that they did not get housing benefits due to lack of money for bribe.*

Table – 5.42
Constructed Area, and Residential Area of Non-Beneficiary Households (Per Capita and Per Household, By Caste and by Region)

HHs. by Castes	Area	Bundelkhand		Eastern		Central		Western		Total	
		Per Capita	Per HHs	Per Capita	Per HHs	Per Capita	Per HHs	Per Capita	Per HHs	Per Capita	Per HHs
SC	Constructed Area	66.58	354.28	43.13	227.82	55.40	292.81	43.65	221.20	53.29	279.37
	Residential Area	37.50	199.53	34.01	179.66	35.79	189.18	25.96	131.53	33.61	176.18
OBC	Constructed Area	81.44	407.20	59.14	328.76	118.40	493.33	35.48	170.58	64.85	326.94
	Residential Area	56.40	282.01	39.83	221.44	135.78	565.76	37.60	180.77	53.31	268.75
Minority	Constructed Area	80.00	80.00	25.13	132.86	44.76	247.53	21.22	145.00	35.19	196.39
	Residential Area	87.04	87.04	28.23	149.21	76.85	424.96	11.67	79.78	51.06	284.98
General	Constructed Area	56.00	280.00	0.00	0.00	71.43	250.00	151.39	908.33	116.83	584.17
	Residential Area	104.44	522.24	0.00	0.00	55.95	195.84	16.92	101.55	40.62	203.09
Total	Constructed Area	70.98	366.46	48.59	262.41	60.92	312.20	43.65	224.80	55.95	291.47
	Residential Area	44.15	227.93	36.06	194.75	57.74	295.94	27.67	142.53	41.33	215.29

Note: 1. Constructed Area in Sq.Ft. 2. Residential Area in Sq.Guj. 3. Cropped Area in Acre. 4. Total Land in Acre.
Source: Field survey, 2004.

5.3.6 Category of Non-Beneficiary Households

Of all non-beneficiary households (320), 59.1 per cent are SC/ST, of which 1.9 per cent are households with large number of widows and unmarried women, 1.3 per cent are victims of natural calamities (flood, fire, earthquake etc.); and the rest 41.9 per cent are non-

SC/ST households. Of the non-SC/ST households, 1.8 per cent are physically handicapped, and 2.8 per cent are relatives and widows of defence personnel killed in duty. There are regional variations in this composition of non-beneficiary households. The task remains to enlist the handicapped households, widows and unmarried persons, family and widows of defence personnel killed in duty and make provision for their housing on a priority basis **(Table-5.43)**.

Table – 5.43
Composition of Non-Beneficiary Households
(By Regions by Selected Indicators)

Households by Social Category	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
SC/ST households headed by widow and unmarried women	2	2.5	-	-	4	5.0	-	-	6	1.9
SC/ST households affected by flood, fire, earthquake and other natural climaties	2	2.5	1	1.3	-	-	1	1.3	4	1.3
Other SC/ST households	53	66.3	42	52.5	42	52.5	42	52.5	179	55.9
Family and widows of personnel from defence services/para military force killed in duty	1	1.3	2	2.5	5	6.3	1	1.3	9	2.8
Physically handicapped	1	1.3	-	-	4	5.0	-	-	5	1.6
Non-SC/ST households	21	26.3	35	43.8	25	31.3	36	45.0	117	36.6
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.7 Awareness About Rural Housing Programmes

Of all non-beneficiary households in Bundelkhand in the sample (80), 66.25 per cent are SCs; the percentage for SCs in east U.P. is 48.75, central U.P. 61.25 per cent, and 56.25 per cent for west U.P. SCs, thus, mostly cover the non-beneficiary households in the sample. Next come OBCs, which is 31.25 per cent for Bundelkhand, 42.5 per cent for east U.P., 15.0 per cent for central U.P., and 32.5 per cent for west U.P. In the sample of eligible non-beneficiaries, thus, households from minority and general caste are very few. Of all non-beneficiary households, 99.1 per cent are aware about the government-sponsored rural housing programmes. Cent per cent in central U.P. and west U.P. are aware about the programmes. Of all SC households (186), all are aware excepting one household in Bundelkhand. Of all OBC households (97), all are aware excepting one in east U.P. All the households in general caste (6) are aware about the programmes. **(Table-5.44)**.

Table – 5.44
Awareness About Rural Housing Programmes
(Response of Non-Beneficiary Households)

Awareness Level	Households by Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Aware	SC	52	98.1	39	100.0	49	100.0	45	100.0	185	99.5
	OBC	24	96.0	34	100.0	12	100.0	26	100.0	96	99.0
	Minority	1	100.0	6	85.7	17	100.0	6	100.0	30	96.8
	General	1	100.0	-	-	2	100.0	3	100.0	6	100.0
	Total	78	97.5	79	98.8	80	100.0	80	100.0	317	99.1
Unaware	SC	1	1.9	-	-	-	-	-	-	1	0.5
	OBC	1	4.0	-	-	-	-	-	-	1	1.0
	Minority	-	-	1	14.3	-	-	-	-	1	3.2
	General	-	-	-	-	-	-	-	-	-	-
	Total	2	2.5	1	1.3	-	-	-	-	3	0.9

Contd...

Awareness Level	Households by Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Total	SC	53	100.0	39	100.0	49	100.0	45	100.0	186	100.0
	OBC	25	100.0	34	100.0	12	100.0	26	100.0	97	100.0
	Minority	1	100.0	7	100.0	17	100.0	6	100.0	31	100.0
	General	1	100.0	-	-	2	100.0	3	100.0	6	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.8 Application for Enlistment under Housing Schemes

Of all non-beneficiary households, 85.0 per cent applied for enlistment under eligible list of future beneficiaries of rural housing. Of those who applied, 58.08 per cent are SCs, 32.35 per cent OBCs, 8.09 per cent minority, and 1.47 per cent general caste households. There is no social category by caste from the sample non-beneficiary households who did not apply. Of those who applied, 26.10 per cent are from each of east U.P. and Bundelkhand, 20.59 per cent from central U.P. and 27.8 per cent from west U.P. Of those who applied by regions, 88.75 per cent applied in Bundelkhand as percentage of region total non-beneficiary households; the percentage for east U.P. is the same; the percentage for central U.P. is 70.0 and for west U.P. 92.5. Of those who applied in Bundelkhand (71), 63.38 per cent are SCs. Of all SCs in Bundelkhand, 84.9 per cent applied. Of those who applied in east U.P. (71), 45.07 per cent are SCs. Of all SCs in east U.P., 82.1 per cent applied. Of those who applied in central U.P. (56), 69.64 are SCs. Of all SCs in central U.P., 79.6 per cent applied. Of those who applied in west U.P. (74), 56.76 per cent are SCs. Of all SCs in west U.P., 93.3 per cent applied. Of those who applied in west U.P. (74), 56.76 are SCs. Of all SCs in west U.P., 93.3 per cent applied. Thus, by SC total households over all regions and by each region, the SCs applied by significant percentage. There is no household from minority community who did not apply excepting in central U.P. There is no household from general castes excepting one in central U.P. and one in west U.P., who did not apply **(Table-5.45)**.

Table – 5.45
Applications for Enlisting Names for Getting Houses under Rural Housing Schemes (As Reported by Non-Beneficiary Households)

Application	Households by Caste	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Applied	SC	45	84.9	32	82.1	39	79.6	42	93.3	158	84.9
	OBC	24	96.0	32	94.1	8	66.7	24	92.3	88	90.7
	Minority	1	100.0	7	100.0	8	47.1	6	100.0	22	71.0
	General	1	100.0	-	-	1	50.0	2	66.7	4	66.7
	Total	71	88.8	71	88.8	56	70.0	74	92.5	272	85.0
Not applied	SC	8	15.1	7	17.9	10	20.4	3	6.7	28	15.1
	OBC	1	4.0	2	5.9	4	33.3	2	7.7	9	9.3
	Minority	-	-	-	-	9	52.9	-	-	9	29.0
	General	-	-	-	-	1	50.0	1	33.3	2	33.3
	Total	9	11.3	9	11.3	24	30.0	6	7.5	48	15.0
Total	SC	53	100.0	39	100.0	49	100.0	45	100.0	186	100.0
	OBC	25	100.0	34	100.0	12	100.0	26	100.0	97	100.0
	Minority	1	100.0	7	100.0	17	100.0	6	100.0	31	100.0
	General	1	100.0	-	-	2	100.0	3	100.0	6	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.8.1 Reasons for Non-Application under Housing Schemes

Of those who did not apply (48), 45.8 per cent reported that the Gram Pradhan did not receive applications. As high as 14.6 per cent reported that they had no money to pay as bribes. 14.6 per cent reported that they had been away when the applications were received. 12.5 per cent reported that their names were not recorded in the BPL list. 6.3 per cent reported illiteracy as the reason for exclusion. Of those who cited reasons for exclusion, 50.0 per cent are from central U.P., 18.75 per cent from each of east U.P. and Bundelkhand, and 12.5 per cent from west U.P. Thus, non-application-cum-exclusion encompasses eligible non-beneficiary households from each region. Of those whose applications were not received by Gram Pradhans, 50.0 per cent and more (as percentage of regional non-application) come from each region, excepting Bundelkhand. For Bundelkhand, the major reason is absence of the applicant at proper time, followed by bribe **(Table-5.46)**.

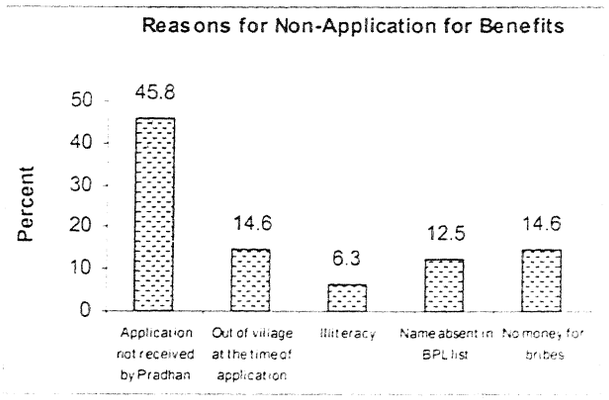


Fig. 5.13

Table – 5.46
Reasons for Non-Application for Benefits under Rural Housing Schemes
(As Reported by Non-Beneficiary Households)

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Application not received by Pradhan	1	11.1	5	55.6	13	54.2	3	50.0	22	45.8
Out of village at the time of application	4	44.4	1	11.1	1	4.2	1	16.7	7	14.6
Illiteracy	2	22.2	1	11.1	-	-	-	-	3	6.3
Name absent in BPL list	-	-	-	-	6	25.0	-	-	6	12.5
No money for bribes	2	22.2	-	-	4	16.7	1	16.7	7	14.6
No Response	1	11.1	2	22.2	1	4.2	1	16.7	5	10.4
Total	9	100.0	9	100.0	24	100.0	6	100.0	48	100.0

Source: Field survey, 2004.

5.3.8.2 Applications Sent to Specific Catalysts

Of those who applied for inclusion in the list of beneficiaries, 72.1 per cent sent the applications to Gram Panchayat, and 23.2 per cent applied to Gram Pradhan. Only 1.1 per cent sent applications to Panchayat Secretary and 3.7 per cent to Block office. Of those who applied to Gram Panchayat (196), 97.2 per cent are from east U.P., 94.6 per cent are from central U.P., 74.6 per cent from Bundelkhand, and 28.4 per cent from west U.P. No household from east and central U.P. sent applications to Gram Pradhan. Excepting west U.P., no household sent applications to Secretary. Most of the non-beneficiaries in west U.P. applied to Gram Pradhan **(Table-5.47)**.

Table – 5.47
Applications Sent to Specific Catalyst
(As Reported by Non-Beneficiary Households)

Catalyst	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
To Gram Pradhan	17	23.9	-	-	-	-	46	62.2	63	23.2
To Gram Panchayat	53	74.6	69	97.2	53	94.6	21	28.4	196	72.1
To Secretary	-	-	-	-	-	-	3	4.1	3	1.1
To Block Office	1	1.4	2	2.8	3	5.4	4	5.4	10	3.7
Total	71	100.0	71	100.0	56	100.0	74	100.0	272	100.0

Source: Field survey, 2004.

5.3.8.3 Motivators Behind Applications for Enlistment

Mostly the non-beneficiaries on their own initiative applied for benefits under rural housing programmes (62.5 per cent). 21.0 per cent households sent applications guided by Gram Pradhan. Panchayat Secretary worked as the motivator for 0.7 per cent of the applicants. For 2.9 per cent of the applicants, the motivator was the Panchayat member. The other motivators were friends (2.9 per cent), relatives (8.1 per cent), and local powerful persons (1.8 per cent). Of the cases where Gram Pradhan worked as the motivator (57), 50.87 per cent are from Bundelkhand, 19.3 per cent are from central U.P., 15.79 per cent are from east U.P., and 14.03 per cent are from west U.P. Self-initiative is highest for east U.P., it is 81.7 per cent of all applicants in east U.P. (71); for west U.P., it is 63.5 per cent of all applicants in west U.P. (74); for central U.P. it is 60.7 per cent, and for Bundelkhand it is 43.7 per cent. Panchayat Secretary did not play any role as a motivator for applications in central U.P. and west U.P. Reportedly, friends and relatives did not play any role in east U.P. It was either self-initiative or Gram Pradhan that worked as motivator for applications sent for enlistment under housing schemes **(Table-5.48)**.

Table – 5.48
Motivators Behind Applications for Enlistment under Rural Housing Schemes

Motivator	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gram Pradhan	29	40.8	9	12.7	11	19.6	8	10.8	57	21.0
Panchayat Member	4	5.6	2	2.8	1	1.8	1	1.4	8	2.9
Panchayat Secretary	1	1.4	1	1.4	-	-	-	-	2	0.7
Local powerful person	3	4.2	1	1.4	1	1.8	-	-	5	1.8
Friends	2	2.8	-	-	3	5.4	3	4.1	8	2.9
Relatives	1	1.4	-	-	6	10.7	15	20.3	22	8.1
Self Initiative	31	43.7	58	81.7	34	60.7	47	63.5	170	62.5
Total	71	100.0	71	100.0	56	100.0	74	100.0	272	100.0

Source: Field survey, 2004.

5.3.8.4 Post-Application Selection Procedure

Of those who applied, 52.9 per cent reported absence of any priority followed in the selection procedure and 44.6 per cent reported presence of priority. Non-response comes only from households in Bundelkhand. Of those who reported 'priority followed' in selection, most are from west U.P. (59.5 per cent), followed by that in central U.P. (55.4 per cent). Of those who reported 'priority not followed', most are from east U.P. (64.8 per cent), followed by

Bundelkhand (60.6 per cent). These percentages are calculated over regional total applicants. Of those who reported presence of priority in selection, 36.36 per cent are from west U.P., which is 25.62 per cent for central U.P., 20.66 per cent for east U.P. and 17.35 per cent from Bundelkhand **(Table-5.49)**.

Table – 5.49
Post-Application Selection Procedure
(Perception of Applicants Regarding Priority)

Perception	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Presence of Priority	21	29.6	25	35.2	31	55.4	44	59.5	121	44.5
Absence of Priority	43	60.6	46	64.8	25	44.6	30	40.5	144	52.9
No Response	7	9.9	-	-	-	-	-	-	7	2.6
Total	71	100.0	71	100.0	56	100.0	74	100.0	272	100.0

Source: Field survey, 2004.

5.3.9 Selection Procedure of Beneficiary Households by Panchayats

As high as 39.4 per cent of all the non-beneficiary households reported that selection is done 'dishonestly' while 58.4 per cent reported selection by honest means. 2.2 per cent reported 'pressures'. As percentage of regional total, 70.0 per cent in Bundelkhand reported honest selection, which is very low (36.3 per cent) for west U.P. No report of pressure came from east U.P. and west U.P. Dishonest method is reported most in west U.P. (63.8 per cent) **(Table-5.50)**.

Table – 5.50
Selection Procedure of Beneficiary Households by Panchayats
(As perceived by Non-Beneficiary Households)

Selection Procedure	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Honestly	56	70.0	50	62.5	52	65.0	29	36.3	187	58.4
Dishonestly	19	23.8	30	37.5	26	32.5	51	63.8	126	39.4
Pressurized	5	6.3	-	-	2	2.5	-	-	7	2.2
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10 Availability of Basic Facilities Inside and Outside Houses

For most of the non-beneficiary households (79.37 per cent), India Marka-2 hand-pump is the major source of drinking water. For 12.81 per cent there are (general) hand-pumps. Others use well water (7.19 per cent), and tap water (0.62 per cent). Only two households were found in east U.P. to use tap water for drinking purposes. Of the households using India Marka-2 hand-pump (254), the regional distribution shows 25.19 per cent for Bundelkhand, 20.07 per cent for east U.P., 27.16 per cent for central U.P., and 21.87 per cent for west U.P. Of all users of India Marka-2 hand-pump (254), the SC users constitute 62.2 per cent, the OBCs 26.0 per cent, minority 9.8 per cent, and general caste households 2.0 per cent. Of total SC users of India Marka-2, the regional distribution shows 29.11 per cent for Bundelkhand, 18.35 per cent for east U.P., 25.94 per cent for central U.P., and 26.58 per cent for west U.P. Of total users of India Marka-2 in Bundelkhand (64), SC users constitute 71.87 per cent; these percentages for east, central, and west U.P. are respectively 56.86, 59.42 and

60.0. Similar observations on regional distribution of non-beneficiary households by caste regarding access to sources of drinking water may be made for other sources. However, across regions and by castes the major source of drinking water remains India Marka-2 hand-pump **(Table-5.51)**.

Table – 5.51
Sources of Drinking Water for Non-Beneficiary Households
(By Caste)

Households by Castes	Sources of Drinking Water	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	India Marka-2 H.P.	46	71.9	29	56.9	41	59.4	42	60.0	158	62.2
	General H.P.	1	33.3	9	37.5	1	25.0	3	30.0	14	34.1
	Well	6	46.2	-	-	7	100.0	-	-	13	56.5
	Total	53	66.3	38	47.5	49	61.3	45	56.3	185	57.8
OBC	India Marka-2 H.P.	17	26.6	16	31.4	12	17.4	21	30.0	66	26.0
	General H.P.	1	33.3	14	58.3	0	0.0	5	50.0	20	48.8
	Well	7	53.8	3	100.0	0	0.0	0	0.0	10	43.5
	Tap Water	0	0.0	2	100.0	0	0.0	0	0.0	2	100.0
	Total	25	31.3	35	43.8	12	15.0	26	32.5	98	30.6
Minority	India Marka-2 H.P.	1	1.6	6	11.8	14	20.3	4	5.7	25	9.8
	General H.P.	0	0.0	1	4.2	3	75.0	2	20.0	6	14.6
	Total	1	1.3	7	8.8	17	21.3	6	7.5	31	9.7
General	India Marka-2 H.P.	0	0.0	0	0.0	2	2.9	3	4.3	5	2.0
	General H.P.	1	33.3	0	0.0	0	0.0	0	0.0	1	2.4
	Total	1	1.3	0	0.0	2	2.5	3	3.8	6	1.9
Total	India Marka-2 H.P.	64	100.0	51	100.0	69	100.0	70	100.0	254	100.0
	General H.P.	3	100.0	24	100.0	4	100.0	10	100.0	41	100.0
	Well	13	100.0	3	100.0	7	100.0	-	-	23	100.0
	Tap Water	0	0.0	2	100.0	0	0.0	0	0.0	2	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.1 Availability of Single Source of Drinking Water

For most of the non-beneficiary households, the available single source of drinking water is within a distance of 30 meters from the residential house (73.7 per cent). For 13.1 per cent of the households the single source is beyond the distance of 50 meters. In west U.P. there is no non-beneficiary households who face a distance more than 100 meters to have access to the single source of drinking water. However, of total non-beneficiary households in Bundelkhand, as high as 12.5 per cent get the single source beyond 50 meters. The percentages of households who get single source of drinking water beyond 50 meters is 12.5 per cent for east U.P., 11.3 per cent for central U.P., and 6.3 per cent for west U.P. Only 5.6 per cent of the non-beneficiary households reported to have single source of drinking water, which does not exist for Bundelkhand **(Table-5.52)**.

Table – 5.52
Availability of Single Source of Drinking Water for Non-Beneficiary Households

Drinking water by Distance	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Own Source	0	0.0	7	8.8	7	8.8	4	5.0	18	5.6
Within 15 Meters	5	6.3	32	40.0	25	31.3	25	31.3	87	27.2
15 to 30 Meters	46	57.5	23	28.8	26	32.5	36	45.0	131	40.9
30 to 50 Meters	11	13.8	8	10.0	13	16.3	10	12.5	42	13.1
50 to 100 Meters	8	10.0	6	7.5	6	7.5	5	6.3	25	7.8
Above 100 Meters	10	12.5	4	5.0	3	3.8	0	0.0	17	5.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

60.0. Similar observations on regional distribution of non-beneficiary households by caste regarding access to sources of drinking water may be made for other sources. However, across regions and by castes the major source of drinking water remains India Marka-2 hand-pump (**Table-5.51**).

Table – 5.51
Sources of Drinking Water for Non-Beneficiary Households
(By Caste)

Households by Castes	Sources of Drinking Water	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
SC	India Marka-2 H.P.	46	71.9	29	56.9	41	59.4	42	60.0	158	62.2
	General H.P.	1	33.3	9	37.5	1	25.0	3	30.0	14	34.1
	Well	6	46.2	-	-	7	100.0	-	-	13	56.5
	Total	53	66.3	38	47.5	49	61.3	45	56.3	185	57.8
OBC	India Marka-2 H.P.	17	26.6	16	31.4	12	17.4	21	30.0	66	26.0
	General H.P.	1	33.3	14	58.3	0	0.0	5	50.0	20	48.8
	Well	7	53.8	3	100.0	0	0.0	0	0.0	10	43.5
	Tap Water	0	0.0	2	100.0	0	0.0	0	0.0	2	100.0
	Total	25	31.3	35	43.8	12	15.0	26	32.5	98	30.6
Minority	India Marka-2 H.P.	1	1.6	6	11.8	14	20.3	4	5.7	25	9.8
	General H.P.	0	0.0	1	4.2	3	75.0	2	20.0	6	14.6
	Total	1	1.3	7	8.8	17	21.3	6	7.5	31	9.7
General	India Marka-2 H.P.	0	0.0	0	0.0	2	2.9	3	4.3	5	2.0
	General H.P.	1	33.3	0	0.0	0	0.0	0	0.0	1	2.4
	Total	1	1.3	0	0.0	2	2.5	3	3.8	6	1.9
Total	India Marka-2 H.P.	64	100.0	51	100.0	69	100.0	70	100.0	254	100.0
	General H.P.	3	100.0	24	100.0	4	100.0	10	100.0	41	100.0
	Well	13	100.0	3	100.0	7	100.0	-	-	23	100.0
	Tap Water	0	0.0	2	100.0	0	0.0	0	0.0	2	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.1 Availability of Single Source of Drinking Water

For most of the non-beneficiary households, the available single source of drinking water is within a distance of 30 meters from the residential house (73.7 per cent). For 13.1 per cent of the households the single source is beyond the distance of 50 meters. In west U.P. there is no non-beneficiary households who face a distance more than 100 meters to have access to the single source of drinking water. However, of total non-beneficiary households in Bundelkhand, as high as 12.5 per cent get the single source beyond 50 meters. The percentages of households who get single source of drinking water beyond 50 meters is 12.5 per cent for east U.P., 11.3 per cent for central U.P., and 6.3 per cent for west U.P. Only 5.6 per cent of the non-beneficiary households reported to have single source of drinking water, which does not exist for Bundelkhand (**Table-5.52**).

Table – 5.52
Availability of Single Source of Drinking Water for Non-Beneficiary Households

Drinking water by Distance	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Own Source	0	0.0	7	8.8	7	8.8	4	5.0	18	5.6
Within 15 Meters	5	6.3	32	40.0	25	31.3	25	31.3	87	27.2
15 to 30 Meters	46	57.5	23	28.8	26	32.5	36	45.0	131	40.9
30 to 50 Meters	11	13.8	8	10.0	13	16.3	10	12.5	42	13.1
50 to 100 Meters	8	10.0	6	7.5	6	7.5	5	6.3	25	7.8
Above 100 Meters	10	12.5	4	5.0	3	3.8	0	0.0	17	5.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.2 Distance-wise Availability of Drinking Water

In the total selected sample of 36 villages, we asked the non-beneficiary households (320) how many of the settled households depend on a single source of water for drinking purposes. We could enlist 3687 such households settled in these 36 villages, who depend on the identified single source by varying distance. By distance, most of the non-beneficiary households (50.1 per cent) get drinking water within a distance of 30 meter from the residential house. For 21.4 per cent of the households, the single source of drinking water is available at a distance beyond 50 meter. Thus, 78.6 per cent of households get drinking water within a distance of 50 meter. There is no sample non-beneficiary household in east U.P. and west U.P. for whom the single source of drinking water is at a distance beyond 50 meter. Excepting some households in Bundelkhand, no non-beneficiary household has to go beyond 100 meter in any region in U.P. to collect drinking water. Excepting Bundelkhand, thus, drinking water by distance is not a major problem for the selected regions and households in U.P. **(Table-5.53)**.

Existing Condition of Houses and Living Condition of Non-Beneficiary Households

- *About 51.0 per cent of the non-beneficiary households have Kaccha houses, 36.3 per cent have huts, and 7.5 per cent are shelter-less. The percentage of households owning pakka houses is only 0.3 of all non-beneficiary households.*
- *About 80.0 per cent of the households get drinking water from India Marka-2 handpump, which is the major source of drinking water among non-beneficiary households. The major care taker of these handpumps are Gram Panchayats, as reported by 57.4 per cent of the households.*
- *47.8 per cent of the households discharge domestic wastes just outside the residential unit and 75.6 per cent reported to have no proper system to discharge domestic foul water.*
- *Wood is the major fuel used in kitchen of the non-beneficiary households.*
- *About 68.0 per cent of the households are connected with the main road through 'kharanja'.*
- *Bicycle and wrist watch are main consumer durable goods owned by the households. Cow and buffalo are the main productive assets for the households.*
- *As reported by the respondents, the minimum required aid for construction of house on average for all regions by all castes is Rs. 26,726.00 per house.*
- *As high as 45.6 per cent of the households reported that their existing residential units are in condition of abandonment and 31.6 per cent reported leakage of roof during rainy season.*

Table – 5.53
Distance-Wise Dependency on Single Source of Drinking Water in Sample Villages for the Non-Beneficiary Households

Distance in Meters	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Nearby	-	-	2	0.3	-	-	-	-	2	0.1
Up to 15	165	11.0	90	15.2	155	20.3	360	43.1	770	20.9
15 to 30	500	33.4	150	25.3	200	26.1	225	26.9	1075	29.1
30 to 50	100	6.7	350	59.1	350	45.7	250	30.0	1050	28.5
50 to 100	600	40.1	-	-	60	7.8	-	-	660	17.9
Above 100	130	8.7	-	-	-	-	-	-	130	3.5
Total	1495	100.0	592	100.0	765	100.0	835	100.0	3687	100.0

Source: Field survey, 2004.

5.3.10.3 Care Taker of Sources of Drinking Water

For most of the non-beneficiary households (57.8 per cent) Gram Panchayat takes care of sources for supply of drinking water. For 28.1 per cent of the households, local people take care of the sources. Self-care works for 11.9 per cent of the households. There are regional variations in these percentages. Gram Panchayat taking care of sources of drinking water is most in central U.P. (75.0 per cent) followed by that in Bundelkhand (71.3 per cent),

local people taking are of the sources is most in west U.P. (52.5 per cent), and least in central U.P. (15.0 per cent). Self-care is most in east U.P. (30.0 per cent) which is absent in Bundelkhand **(Table-5.54)**.

Table – 5.54
Care Taker of Sources of Drinking Water for Non-Beneficiary Households

Care Taker	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Local People	20	25.0	16	20.0	12	15.0	42	52.5	90	28.1
Gram Panchayat	57	71.3	38	47.5	60	75.0	30	37.5	185	57.8
Self	0	0.0	24	30.0	6	7.5	8	10.0	38	11.9
Concerned Department	3	3.8	2	2.5	2	2.5	0	0.0	7	2.2
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.4 Problems Faced in Drinking Water

The drinking water that is reported to be available to the non-beneficiary households is reported to have problems. However, only 3.44 per cent reported such problems, that include bad smell (27.3 per cent), dirty water (36.4 per cent), insects in water (36.4 per cent). Cent per cent in Bundelkhand and central U.P. reported 'dirty water'. No scientific examination of drinking water was reported to have been done during last five years (1999-2004) **(Table-5.55)**.

Table – 5.55
Problems Faced in Drinking Water
(As Reported by Non-Beneficiary Households)

Problems	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Bad Smell	0	0.0	2	40.0	0	0.0	1	33.3	3	27.3
Dirty Water	2	100.0	1	20.0	1	100.0	0	0.0	4	36.4
Insects in water	0	0.0	2	40.0	0	0.0	2	66.7	4	36.4
Total	2	100.0	5	100.0	1	100.0	3	100.0	11	100.0

Source: Field survey, 2004.

5.3.10.5 Sources of Light at Night in Residential Houses

Kerosene oil happens to be the major source of light for non-beneficiary households (99.4 per cent), with 0.6 per cent reporting 'no light' at night. Kerosene oil is the source of light at night for cent per cent of the households for each region, excepting east U.P. where it covers 97.5 per cent. The incidence of 'no light has been reported only in east U.P. **(Table-5.56)**.

Table – 5.56
Sources of Light at Night for Non-Beneficiary Households

Sources of Light	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Kerosene Oil	80	100.0	78	97.5	80	100.0	80	100.0	318	99.4
No Light	0	0.0	2	2.5	0	0.0	0	0.0	2	0.6
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.6 Types of Electricity Connections

As high as 94.7 per cent of the non-beneficiary households reported to have no electricity connections. This is evenly distributed over regions in U.P. Only 0.9 per cent have legal connections and 4.4 per cent illegal connections. There is no reported legal connection in central U.P. The highest percentage of illegal connection is reported to be in east U.P. (8.8 per cent), followed by west U.P. (5.0 per cent). Illegal connection is lowest in Bundelkhand (1.3 per cent) **(Table-5.57)**.

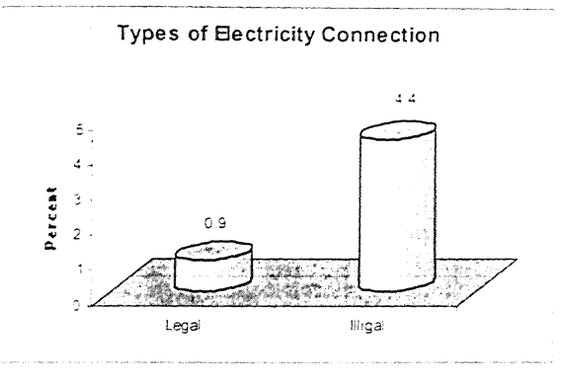


Fig. 5.14

Table – 5.57
Types of Electricity Connections for Non-Beneficiary Households (By Region)

Types of Connection	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Legal	1	1.3	1	1.3	0	0.0	1	1.3	3	0.9
Illegal	1	1.3	7	8.8	2	2.5	4	5.0	14	4.4
No Connection	78	97.5	72	90.0	78	97.5	75	93.8	303	94.7
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

i) Actual Availability of Electricity Per Day: Of those reporting to have electricity connections (17), 64.7 per cent reported to have electricity supply for 6-8 hours a day, 11.8 per cent reported availability for 2-4 hours a day, and 23.5 per cent reported availability for 12 hours a day. There are regional variations in this distribution of reported available hours of electricity per day **(Table-5.58)**.

Table – 5.58
Actual Availability of Electricity for Non-Beneficiary Households (As Reported by Households)

Availability (Per day)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
2 to 4 hour	0	0.0	2	25.0	0	0.0	0	0.0	2	11.8
6 to 8 hour	1	50.0	4	50.0	1	50.0	5	100.0	11	64.7
12 hour	1	50.0	2	25.0	1	50.0	0	0.0	4	23.5
Total	2	100.0	8	100.0	2	100.0	5	100.0	17	100.0

Source: Field survey, 2004.

ii) Minimum Requirement for Electricity Per Day: Of the non-beneficiary households having electricity connections (17), 70.6 per cent reported the minimum need of electricity for 12 to 18 hours a day, and 23.5 per cent reported the need for 10 to 12 hours a day. Even 5.9 per cent reported that they need electricity for more than 18 hours a day. Of those having electricity connections, 47.06 per cent are from east U.P., 29.14 from west U.P., and 11.76 per cent from each of central U.P. and Bundelkhand **(Table-5.59)**.

Table – 5.59
Minimum Requirement for Electricity for Non-Beneficiary Households
(By Region)

Requirement (in hour)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
10 to 12	0	0.0	3	37.5	0	0.0	1	20.0	4	23.5
12 to 18	1	50.0	5	62.5	2	100.0	4	80.0	12	70.6
Above 18	1	50.0	0	0.0	0	0.0	0	0.0	1	5.9
Total	2	100.0	8	100.0	2	100.0	5	100.0	17	100.0

Source: Field survey, 2004.

5.3.10.7 Discharge of Domestic Wastes By Location

As reported by the non-beneficiary households, 47.8 per cent discharge their domestic wastes just outside the residential units. Only 15.0 per cent discharge domestic wastes in proper (identified) locations. In east and west U.P., the habit (unwelcome) of discharging wastes just outside the residential unit is most, respectively for 61.3 per cent and 53.8 per cent of the households. 37.2 per cent discharge domestic wastes far from the residential unit. The highest percentage of households discharging domestic wastes in proper (identified) locations is regionally the highest for west U.P. (26.3 per cent) **(Table-5.60)**.

Table – 5.60
Discharge of Domestic Wastes by Location by Non-Beneficiary Households

Location	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Anywhere Far from Home	52	65.0	20	25.0	31	38.8	16	20.0	119	37.2
Proper Place	6	7.5	11	13.8	10	12.5	21	26.3	48	15.0
Outside the Home	22	27.5	49	61.3	39	48.8	43	53.8	153	47.8
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.8 Drainage System of Domestic Waste Water

As high as 75.6 per cent of the non-beneficiary households reported to have no proper system for discharge of domestic (foul) water. Only 2.2 per cent reported that foul water is discharged through 'pakka nali' (concrete narrow drain). 13.8 per cent reported that foul water is discharged in pits through 'kaccha nali'. Thus, the households suffer from absence of proper sanitation. There are regional variations in the sanitation system. Absence of any proper drainage system is reported most in east U.P. (81.3 per cent), followed by that in Bundelkhand and central U.P. (76.3 per cent each), and west U.P. (68.8 per cent). Drainage through concrete construction for flow of foul domestic water does not exist in east U.P.; concrete drainage system by reasonable distance is reported there in west U.P. (5.0 per cent reporting), followed by 2.5 per cent households reporting in Bundelkhand, and 1.3 per cent reporting in central U.P. **(Table-5.61)**.

Table – 5.61
Drainage System of Domestic Waste Water
(As Practiced by Non-Beneficiary Households)

Location	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Far through Pakka Nali	2	2.5	0	0.0	1	1.3	4	5.0	7	2.2
Far through Kaccha Nali	5	6.3	5	6.3	5	6.3	9	11.3	24	7.5
In Pits through Pakka Nali	2	2.5	1	1.3	0	0.0	0	0.0	3	0.9
In Pits through Kaccha Nali	10	12.5	9	11.3	13	16.3	12	15.0	44	13.8
No Proper System	61	76.3	65	81.3	61	76.3	55	68.8	242	75.6
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Note: Nali (Narrow drain).
Source: Field survey, 2004.

5.3.10.9 Types of Fuel Used in Kitchen

Most of the non-beneficiary households (71.3 per cent) use wood with cowdung cake and tahiniya/leaf as fuel for cooking purposes. 12.5 per cent use only wood as fuel while 13.1 per cent use wood with tahniya/leaf. There are users of wood coal with cowdung cake, kerosene with cowdung cake, and tahiniya/leaf by varying degrees. There is no modern method by type of fuel for cooking food in the kitchen at home. There are variations in the uses of fuel over regions (**Table-5.62**).

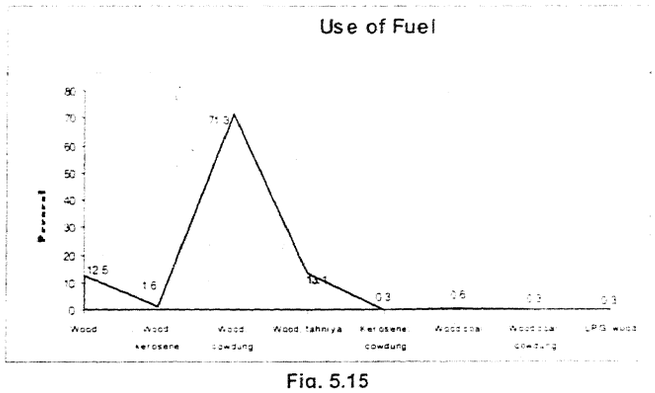


Fig. 5.15

Table – 5.62
Types of Fuel used in Kitchen of Non-Beneficiary Households

Types of Fuel	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Only wood	11	13.8	20	25.0	6	7.5	3	3.8	40	12.5
Wood with kerosene and cowdung cake	1	1.3	2	2.5	-	-	2	2.5	5	1.6
Wood with cowdung cake and tahniya	54	67.5	46	57.5	60	75.0	68	85.0	228	71.3
Wood with tahniya and leaf	13	16.3	12	15.0	12	15.0	5	6.3	42	13.1
Kerosene with cowdung cake and tahniya/leaf	-	-	-	-	-	-	1	1.3	1	0.3
Only wood coal	-	-	-	-	2	2.5	-	-	2	0.6
Wood coal with cowdung cake	1	1.3	-	-	-	-	-	-	1	0.3
LPG and wood	-	-	-	-	-	-	1	1.3	1	0.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.10 Types of Link Road

As reported by the non-beneficiary households, the link road between the residence and main road is pakka for 16.6 per cent of the households. For most of the households, the link road is semi-pakka (kharanja), it covers 68.1 per cent of the households. For 13.8 per cent, it is kaccha. For 1.6 per cent, it is footpath (non-identified). For 61.56 per cent of households, the link road by length is below 500 meters. For 81.34 per cent, the link road by length is less than 1 km. For 7.81 per cent the link road by length is more than 2 km. For 4.06

per cent, the link road is more than 5 km. by length. Of total kharanja road, 79.82 per cent households use link road below the distance of one km. Of total kaccha road, 63.64 per cent households use link road below 1 km. Footpath as a link road reportedly does not exist in central U.P. and west U.P. For Bundelkhand and east U.P., kaccha link road above a distance of 1 km. does not exist. For west U.P., kharanja link road above 2 km. does not exist for the non-beneficiary households. What draws attention most is kaccha link road **(Table-5.63)**.

Table – 5.63
Types of Link Road by Distance
(Residence to Main Road)

Types of Link Road	Distance	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Footpath	Below 500 Met.	-	-	4	5.9	-	-	-	-	4	2.0
	2 Km to 5 Km	1	33.3	-	-	-	-	-	-	1	8.3
	Total	1	1.3	4	5.0	-	-	-	-	5	1.6
Kachha	Below 500 Met.	1	2.0	10	14.7	1	3.4	2	4.0	14	7.1
	500 Met. To 1 Km	-	-	2	28.6	6	33.3	6	23.1	14	22.2
	1 Km to 2 Km	-	-	-	-	5	29.4	3	75.0	8	22.9
	Above 5 Km	-	-	-	-	8	100.0	-	-	8	61.5
	Total	1	1.3	12	15.0	20	25.0	11	13.8	44	13.8
Kharanja	Below 500 Met.	39	78.0	36	52.9	21	72.4	34	68.0	130	66.0
	500 Met. To 1 Km	12	100.0	3	42.9	11	61.1	20	76.9	46	73.0
	1 Km to 2 Km	10	100.0	4	100.0	12	70.6	1	25.0	27	77.1
	2 Km to 5 Km	1	33.3	1	100.0	8	100.0	-	-	10	83.3
	Above 5 Km	5	100.0	-	-	-	-	-	-	5	38.5
	Total	67	83.8	44	55.0	52	65.0	55	68.8	218	68.1
Pakka	Below 500 Met.	10	20.0	18	26.5	7	24.1	14	28.0	49	24.9
	500 Met. To 1 Km	-	-	2	28.6	1	5.6	-	-	3	4.8
	2 Km to 5 Km	1	33.3	-	-	-	-	-	-	1	8.3
	Total	11	13.8	20	25.0	8	10.0	14	17.5	53	16.6
Total	Below 500 Met.	50	100.0	68	100.0	29	100.0	50	100.0	197	100.0
	500 Met. To 1 Km	12	100.0	7	100.0	18	100.0	26	100.0	63	100.0
	1 Km to 2 Km	10	100.0	4	100.0	17	100.0	4	100.0	35	100.0
	2 Km to 5 Km	3	100.0	1	100.0	8	100.0	-	-	12	100.0
	Above 5 Km	5	100.0	-	-	8	100.0	-	-	13	100.0
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.10.11 Ownership of Assests

Of all the non-beneficiary households, 53.1 per cent own bicycles, 30.9 per cent own wristwatch, 12.2 per cent own radio-transistor. Very few people own other consumer durable goods like television, scooter/motorcycle, sewing machine, pressure cooker, LPG, fan etc. As high as 40.6 per cent of the households do not own any of the listed consumer durable goods. Of all households, 30.9 per cent own cow, 27.5 per cent own buffalo, 16.3 per cent own goat. The other productive living animals like ship, horse, pig, hen etc. are owned by very few households. As high as 37.5 per cent of the households do not own any of the listed (productive) assets. Of agricultural productive assets, 10.0 per cent own fodder machine. Threshing machine, floor mill etc. are owned by very few households. As high as 75.9 per cent of the households do not own any of the listed agricultural assets. There are regional variations in the ownership pattern of these assets **(Table-5.64)**.

Table – 5.64
Ownership of Non-Beneficiary Households over Assets by Types
(Percentage of Households Owning)

Nature of Assets	Type of Assets	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Consumer Durable Goods	Radio/Transistor	6	7.5	7	8.8	13	16.3	13	16.3	39	12.2
	Bicycle	31	38.8	53	66.3	34	42.5	52	65.0	170	53.1
	Two wheeler	-	-	-	-	-	-	2	2.5	2	0.6
	Television	1	1.3	-	-	1	1.3	4	5.0	6	1.9
	Sewing Machine	-	-	1	1.3	1	1.3	2	2.5	4	1.3
	Pressure Cooker	-	-	-	-	1	1.3	-	-	1	0.3
	Watch	22	27.5	21	26.3	19	23.8	37	46.3	99	30.9
	Fan	-	-	-	-	-	-	2	2.5	2	0.6
	LPG	-	-	-	-	-	-	1	1.3	1	0.3
	None of the above	42	52.5	26	32.5	39	48.8	30	37.5	130	40.6
Productive Assets	Cow	32	40.0	25	31.3	25	31.3	17	21.3	99	30.9
	Ox	10	12.5	5	6.3	10	12.5	3	3.8	28	8.8
	Buffalo	16	20.0	16	20.0	19	23.8	37	46.3	88	27.5
	Goat	19	23.8	10	12.5	21	26.3	2	2.5	52	16.3
	Ship	-	-	1	1.3	-	-	1	1.3	2	0.6
	Horse	-	-	-	-	-	-	1	1.3	1	0.3
	Pig	-	-	1	1.3	-	-	-	-	1	0.3
	Hen	-	-	1	1.3	5	6.3	1	1.3	7	2.2
	Rickshaw	-	-	1	1.3	-	-	1	1.3	2	0.6
	Floor mill	1	1.3	-	-	-	-	-	-	1	0.3
	None of the above	29	36.3	36	45.0	28	35.0	27	33.8	120	37.5
Agricultural Assets	Plough	8	10.0	-	-	12	15.0	2	2.5	22	6.9
	Threshing Machine	-	-	1	1.3	1	1.3	-	-	2	0.6
	Fodder Machine	8	10.0	4	5.0	8	10.0	12	15.0	32	10.0
	Pumpset	3	3.8	1	1.3	-	-	-	-	4	1.3
	Bull card	4	5.0	-	-	1	1.3	-	-	5	1.6
	None of the above	65	81.3	75	93.8	71	88.8	68	85.0	243	75.9
Total Respondents		80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

The ownership pattern of the non-beneficiary households by number of assets and goods owned show lower-order durable consumer goods owned more by total and per household. These lower-order goods include bi-cycle, and wristwatch. The higher-order consumer goods like sewing machine, pressure cooker, fan, LPG, television, scooter/moped etc. are owned by non-beneficiary households very rarely. Most of the non-beneficiary households own goat, cow, and buffalo as living productive assets. The other domestic animals seen as living assets that they own are ship, horse, pig, ox, hen etc. Very few households own agricultural productive assets. Within this category, by absolute number and number per household, lower-order assets are owned relatively more, like fodder machine and plough. Very few households own higher-order assets like pumpset, threshing machine, floor mill etc. There are regional variations in the ownership pattern over each of these items by categories. No household owns fan, LPG, scooter/moped in any region excepting west U.P. Television is a rare item, excepting west U.P. Nobody owns horse, excepting one non-beneficiary household in west U.P. **(Table-5.65)**.

Table – 5.65
Ownership over Assets Of Non-Beneficiary Households
(Number of Assets Owned)

Types of Assets	Type of Assets	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Durable Consumer Goods	Radio/Transistor	6	15.4	7	17.9	13	33.3	13	33.3	39	100.0
	Bicycle	31	17.8	54	31.0	35	20.1	54	31.0	174	100.0
	Two wheeler	-	-	-	-	-	-	2	100.0	2	100.0
	Television	1	16.7	-	-	1	16.7	4	66.7	6	100.0
	Sewing Machine	-	-	1	25.0	1	25.0	2	50.0	4	100.0
	Pressure Cooker	-	-	-	-	1	100.0	-	-	1	100.0
	Watch	24	23.1	22	21.2	20	19.2	38	36.5	104	100.0
	Fan	-	-	-	-	-	-	2	100.0	2	100.0
	LPG	-	-	-	-	-	-	1	100.0	1	100.0
	Rickshaw	-	-	1	50.0	-	-	1	50.0	2	100.0
Productive Assets	Cow	37	31.9	29	25.0	33	28.4	17	14.7	116	100.0
	Ox	19	38.0	6	12.0	20	40.0	5	10.0	50	100.0
	Buffalo	20	18.7	19	17.8	24	22.4	44	41.1	107	100.0
	Goat	38	27.9	23	16.9	49	36.0	26	19.1	136	100.0
	Ship	-	-	2	33.3	-	-	4	66.7	6	100.0
	Horse	-	-	-	-	-	-	1	100.0	1	100.0
	Pig	-	-	6	100.0	-	-	-	-	6	100.0
	Hen	-	-	4	20.0	15	75.0	1	5.0	20	100.0
Agricultural Assets	Plough	8	32.0	-	-	15	60.0	2	8.0	25	100.0
	Threshing Machine	-	-	1	50.0	1	50.0	-	-	2	100.0
	Fodder Machine	8	25.0	4	12.5	8	25.0	12	37.5	32	100.0
	Pumpset	3	75.0	1	25.0	-	-	-	-	4	100.0
	Bull card	4	80.0	-	-	1	20.0	-	-	5	100.0
	Floor mill	1	100.0	-	-	-	-	-	-	1	100.0

Source: Field survey, 2004.

5.3.11 Expectation of Households for Improving the Housing Condition

As assessed by the non-beneficiary households, only 10.3 per cent need aid for construction of house within Rs. 20,000.00 per house. Most of the households (57.5 per cent) need aid between Rs. 20,000.00 and Rs. 25,000.00. The households who need aid between Rs. 25,000.00 and Rs. 30,000.00 are 21.9 per cent. Thus, 79.4 per cent of the households need aid between Rs. 20,000.00 and Rs. 30,000.00. The households who need aid between Rs. 30,000.00 and Rs. 40,000.00 are 10.3 per cent. No household need aid above Rs. 40,000.00 for construction of residential unit. Around 90.0 per cent need aid below Rs. 30,000.00 for construction of one residential unit. There are regional variations in these requirements. Of regional total (80), 21.3 per cent in central U.P. need aid below Rs. 20,000.00. As high as 78.8 per cent in west U.P. need aid between Rs. 20,000.00 and Rs. 25,000.00. For east U.P., high percentage (23.8 per cent) need aid between Rs. 30,000.00 and Rs. 40,000.00 for construction of a house, which is 93.7 per cent for west U.P., 90.0 per cent for central U.P., and 76.2 per cent for east U.P. **(Table-5.66)**.

Table – 5.66
Minimum Required Aid for Construction of Rural Houses under Schemes
(As Responded by Non-Beneficiary Households)

Aid (in Rs.)	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 20,000	10	12.5	2	2.5	17	21.3	4	5.0	33	10.3
20,000 to 25,000	43	53.8	46	57.5	32	40.0	63	78.8	184	57.5
25,000 to 30,000	26	32.5	13	16.3	23	28.8	8	10.0	70	21.9
30,000 to 40,000	1	1.3	19	23.8	8	10.0	5	6.3	33	10.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.11.1 Minimum Required Aid for Construction of House

The minimum required aid for construction of house on average for all regions by all caste categories is Rs. 26,726.00 per house. The required minimum for each of SCs and general caste is less than the grand average minimum, while that for OBCs and minority the required minimum aid is more than the overall minimum average. Excepting east U.P., the required minimum aid for the other regions is less than the overall minimum aid. The required minimum aid for SC non-beneficiary households in east U.P. is not only more than average for all SCs over all regions, but also more than over all average minimum. SCs in all other regions require minimum aid for housing more than over all average minimum. The households in general caste in central U.P. require minimum aid more than average minimum for all general caste households in other three regions, and this is more than the overall average minimum. Excepting Bundelkhand, OBCs in the other three regions require minimum aid for housing, which is more than the overall average minimum. These requirements, however, should not be taken as indicators of empowerment **(Table-5.67)**.

Table – 5.67
Minimum Average Required Aid for Construction of Houses under Rural Housing Schemes
(Required Aid in Rs.)

Households by Caste	Bundelkhand	Eastern	Central	Western	Total
SC	26075	27564	26122	25500	26260
OBC	26000	29382	27083	27307	27670
Minority	20000	33571	25882	25833	27419
General	25000	-	27500	23333	25000
Total	25962	28862	26250	26031	26726

Source: Field survey, 2004.

5.3.11.2 Suggestions for Improvement of the Rural Housing Schemes

As high as 44.7 per cent of the non-beneficiary households suggested that selection of beneficiaries should be based on poverty, and not caste. There are multiple suggestions from households. As high as 33.4 per cent suggested that selection should be impartial, that is, preference-neutral. 16.3 per cent suggested that allocation (quota) per village should be increased. 14.7 per cent suggested that selection procedure should be finalized by higher (public) officials. There are other suggestions like demolition of corruption (7.5 per cent), tracing and listing poor people in BPL list, non-compulsion to construct toilet etc. There are

regional variations in these suggestions. For example, most in Bundelkhand (60.0 per cent) and eastern U.P. (46.3 per cent) suggested in favour of impartial selection. Most in east U.P. (58.8 per cent) and central U.P. (62.5 per cent) suggested in favour of poverty as the basis for selection of beneficiaries **(Table-5.68)**.

Table – 5.68
Suggestions for Improvement of the Rural Housing Schemes (As Suggested by Non-Beneficiary Households)

Suggestions	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Allocation of houses for villages to be increased	13	16.3	6	7.5	7	8.8	26	32.5	52	16.3
Inspection of selection of beneficiary to be done through Panchayats	-	-	-	-	2	2.5	5	6.3	7	2.2
Selection procedure should be finalized by higher officials	8	10.0	7	8.8	17	21.3	15	18.8	47	14.7
Actual BPL should be traced and listed	3	3.8	-	-	1	1.3	4	5.0	8	2.5
Selection of beneficiary should be based on poverty, not on caste	21	26.3	47	58.8	50	62.5	25	31.3	143	44.7
Demolish corruption	48	60.0	37	46.3	6	7.5	16	20.0	107	33.4
Break the bribes	2	2.5	3	3.8	4	5.0	15	18.8	24	7.5
Compulsion to construct toilet should be withdrawn	-	-	4	5.0	2	2.5	2	2.5	8	2.5
No suggestion	8	10.0	3	3.8	3	3.8	1	1.3	15	4.7
No responses	5	6.3	-	-	4	5.0	4	5.0	13	4.1
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.12 Problems and Weaknesses of Existing Rural Housing Programmes

As high as 45.6 per cent of the non-beneficiary households reported that their existing residential units are in a condition of abandonment. 31.6 per cent reported leakage of roof during rainy season. Another 3.1 per cent reported worst housing condition during rainy season. 7.2 per cent reported inadequate space for accommodation of existing family members. 11.3 per cent are reported to stay in others' houses. The housing condition also invites attack by insects. The problems mentioned by non-beneficiary households draw attention for both new construction of houses and upgradation. As high as 51.3 per cent of the non-beneficiary households in Bundelkhand reported dilapidated condition of existing houses, the percentage being 43.8 for each of the other three regions. Leakage of roof is mentioned most in central U.P. (42.5 per cent), followed by that in Bundelkhand (36.3 per cent), east U.P. (33.8 per cent) and west U.P. (13.8 per cent). While the dilapidated condition draws attention for new construction, roof leakage draws attention for upgradation. Inadequate space draws attention for construction of more rooms. Shelterlessness requires serious attention **(Table-5.69)**.

Table – 5.69
Problems in the Residential Units of Non-Beneficiary Households (As Reported by Respondents by Regions)

Problems in Houses	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Space Inadequate for Accommodation	4	5.0	5	6.3	7	8.8	7	8.8	23	7.2
Roof Leakage during Rainy Season	29	36.3	27	33.8	34	42.5	11	13.8	101	31.6
Worst Condition during Rainy Season	0	0.0	0	0.0	0	0.0	10	12.5	10	3.1
Abandoned Condition of Houses	41	51.3	35	43.8	35	43.8	35	43.8	146	45.6
Take Shelter in Other's Houses	4	5.0	12	15.0	4	5.0	16	20.0	36	11.3
Effects of Insects	2	2.5	1	1.3	2	2.5	0	0.0	5	1.6
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.12.1 Hindrances in Execution of Rural Housing Schemes

As reported by the non-beneficiary households, there are a number of hindrances in execution of rural housing schemes. 53.4 per cent reported low fixed allocation of houses; 22.5 per cent reported autocracy of Gram Pradhan; 15.9 per cent reported bribe (money required to be selected); 5.9 per cent reported delay in sanction and release of money for construction of house. There are also problems in selection procedure by Panchayats (4.1 per cent), and absence of name in BPL list (7.2 per cent). Of those who reported autocracy of Gram Pradhan, very low percentage (12.5) are from Bundelkhand. Of those who reported bribe, high percentage (35.0) are from west U.P. Of those who reported delay, high percentage (16.3) are from west U.P. Of those who reported low fixed allocation, most are from Bundelkhand (71.3 per cent), as percentage of regional total **(Table-5.70)**.

Table – 5.70
Hindrances in Execution of Rural Housing Schemes
(As Reported by Non-Beneficiary Households)

Hindrance	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Low allocation of house	57	71.3	52	65.0	41	51.3	21	26.3	171	53.4
Panchayat (selection procedure)	5	6.3	-	-	2	2.5	6	7.5	13	4.1
Delay in allocation of house	1	1.3	1	1.3	4	5.0	13	16.3	19	5.9
No money for bribe	5	6.3	12	15.0	6	7.5	28	35.0	51	15.9
Autocracy of Gram Pradhan	10	12.5	18	22.5	22	27.5	22	27.5	72	22.5
Name Absent in BPL list	3	3.8	1	1.3	12	15.0	7	8.8	23	7.2
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.3.12.2 Indicators of Unwelcome Methods in Selection

Of those who reported dishonesty in selection (133), 51.1 per cent reported selection through payment of bribe, and 68.4 per cent reported selection by being close to Gram Pradhan. 6.8 per cent reported powerful person's pressure in the process of selection of beneficiary households. There are regional variations in these indicators. For west U.P., bribe is reported most (66.7 per cent). For each of central U.P. and Bundelkhand, being close to Pradhan is reported most (75.0 per cent in each as per cent of regional total). Being close to Gram Pradhan as the reason for selection is also high for west U.P. (64.7 per cent), and east U.P., (63.3 per cent). Powerful person's pressure is most for Bundelkhand (16.7 per cent) **(Table-5.71)**.

Table – 5.71
Indicators of Unwelcome Methods in Selection
(As Perceived by Respondents)

Indicators	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Selection through bribe	9	37.5	16	53.3	9	32.1	34	66.7	68	51.1
Close to Pradhans	18	75.0	19	63.3	21	75.0	33	64.7	91	68.4
Powerful Person's Pressure	4	16.7	1	3.3	2	7.1	2	3.9	9	6.8
Total	24	100.0	30	100.0	28	100.0	51	100.0	133	100.0

Source: Field survey, 2004.

5.3.12.3 Reasons for Non-Selection

Of those who confirmed priority followed in selection of households as beneficiaries (121), the reasons for non-selection (exclusion) are different. For 27.3 per cent, it is the lack of connections (meeting the people's representative/official), for 29.8 per cent it is lack of money to bribe, for 23.1 per cent it is the autocracy of Gram Pradhan and secretary, for 6.6 per cent it is absence of name in BPL list, for 5.0 per cent it is low target at the block level. There are also other reasons mentioned for non-selection, like being in non-SC family (5.8 per cent), opposed by local people (1.7 per cent), absence at the time of application (2.5 per cent). There are regional variations in such responses. For Bundelkhand, the major reason is autocracy of Gram Pradhan (52.4 per cent); for west U.P. it is bribe (45.5 per cent); for east U.P. it is lack of approach (48.0 per cent) as well as bribe (40.0 per cent). The major factors come to be the role of Gram Pradhan and role of money (bribe) **(Table-5.72)**.

Table – 5.72
Reasons for Non-Selection in Beneficiary List of the Housing Scheme
(As Reported by those who confirmed Priority followed in Selection)

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Lack of money for bribe	1	4.8	10	40.0	5	16.1	20	45.5	36	29.8
Autocracy of Pradhan and Secretary	11	52.4	3	12.0	8	25.8	6	13.6	28	23.1
Non-SC family	3	14.3	-	-	1	3.2	3	6.8	7	5.8
Opposed by local people	1	4.8	-	-	1	3.2	-	-	2	1.7
Lack of connections	2	9.5	12	48.0	8	25.8	11	25.0	33	27.3
Allocation of houses for the block very low	4	19.0	-	-	-	-	2	4.5	6	5.0
Name Absent in BPL list	-	-	-	-	8	25.8	-	-	8	6.6
Absent at the time of application	-	-	-	-	1	3.2	2	4.5	3	2.5
Total	21	100.0	25	100.0	31	100.0	44	100.0	121	100.0

Source: Field survey, 2004.

5.3.12.4 Reasons for Non-Selection under Housing Schemes

As reported by all the non-beneficiary households, the reasons for non-selection are many. As high as 52.2 per cent reported low 'fixed' allocation of houses (per region); 28.8 per cent reported autocracy of Gram Pradhan; 13.4 per cent reported role of bribe (money); 6.9 per cent reported absence of name in BPL list; 5.0 per cent reported poverty; 41.9 per cent reported absence in proper time; 4.7 per cent reported being in non-SC family. As percentage of regional total, the important factors for non-selection are 'fixed low allocation of houses' per region (62.5 per cent) and 'autocracy of Gram Pradhan' (25.0 per cent) for Bundelkhand; the same factors for central U.P. cover 52.5 per cent and 25.0 per cent households respectively; and the same

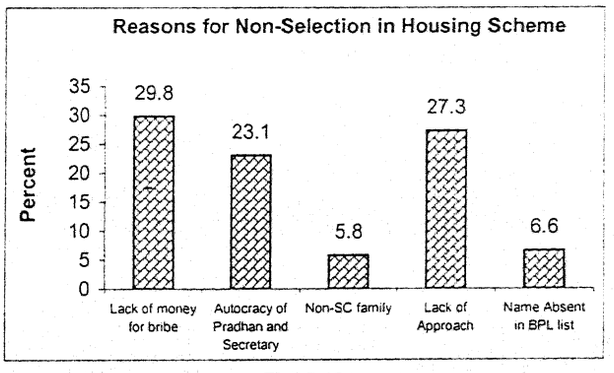


Fig. 5.16

factors for west U.P. cover 41.3 per cent and 36.3 per cent respectively. Bribe is also a major factor for west U.P. (30.0 per cent) **(Table-5.73)**.

Table – 5.73
Reasons for Non-Selection under Housing Schemes
(Response of Non-Beneficiary Households)

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Allocation of house very low	50	62.5	42	52.5	42	52.5	33	41.3	167	52.2
Autocracy of Pradhan	20	25.0	23	28.8	20	25.0	29	36.3	92	28.8
Poverty	2	2.5	5	6.3	3	3.8	6	7.5	16	5.0
No money to pay as bribes	2	2.5	11	13.8	6	7.5	24	30.0	43	13.4
Absent at the time of allocation	3	3.8	-	-	1	1.3	2	2.5	6	1.9
Name Absent in BPL list	2	2.5	-	-	12	15.0	8	10.0	22	6.9
Non-SC family	4	5.0	6	7.5	3	3.8	2	2.5	15	4.7
No Response	5	6.3	8	10.0	4	5.0	1	1.3	18	5.6
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.4 Access of the Households to Basic Needs

On the indicators of basic services that ensure social development and social justice, the non-beneficiary households opined in a number of ways. As high as 60.0 per cent reported that teaching in primary schools was good by the schools remaining open by hours. As low as 15.9 per cent reported that the primary health centres (PHCs) were good by working hours. Also, as low as 16.3 per cent reported that fair price shops (FPSs) were good by working hours. As low as 6.6 per cent reported that Anganwadi/Balwadi centres are good by working hours. Regarding the services provided by primary schools, PHCs, FPSs, and Anganwadi/Balwadi centres, the really satisfied households express opinion as good as they perceive. Not-much-expectation and lesser-perceived services are expressed as general (common). Any service expressed by households as bad shows really unbearable condition, like the one expressed in case of FPSs (36.3 per cent). There are regional variations in perceptions in services provided by the institutions meant for education, health, and distribution **(Table-5.74)**.

Performance of Minimum Needs Programme Executed by Government

- *About 18.8 per cent of the households reported bad functioning of Primary Health Centers and 36.3 per cent reported bad functioning of the PDS.*
- *On average, Primary Schools remain open for 5.7 hours per day, which is 8.4 hours for PHC, 7.7 hours for FPSs, and only 4.3 hours for Anganwadi Kendras to provide services.*
- *Most of the requirements of essential commodities are not fulfilled through PDS.*

Table – 5.74
Quality and Facility (in hours) in Primary School, PHC, FPS and Anganwadi/Balwadi Centers
(As Reported by Non-Beneficiary Households)

Facility	Quality	Bundelkhand			Eastern			Central			Western			Total		
		Availability (in hours)	Respondents		Availability (in hours)	Respondents		Availability (in hours)	Respondents		Availability (in hours)	Respondents		Availability (in hours)	Respondents	
			No.	%		No.	%		No.	%		No.	%		No.	%
Teaching in Primary School	Good	5.8	47	58.8	5.8	62	77.5	5.9	55	68.8	5.9	28	35.0	5.9	192	60.0
	General	5.3	24	30.0	5.6	16	20.0	5.8	16	20.0	5.8	48	60.0	5.7	104	32.5
	Bad	4.7	9	11.3	5.5	2	2.5	4.8	9	11.3	2.5	4	5.0	4.4	24	7.5
	Total	5.5	80	100.0	5.8	80	100.0	5.8	80	100.0	5.7	80	100.0	5.7	320	100.0

Contd...

Facility	Quality	Bundelkhand			Eastern			Central			Western			Total		
		Availa-bility (in hours)	Respondents		Availa-bility (in hours)	Respondents		Availa-bility (in hours)	Respondents		Availa-bility (in hours)	Respondents		Availa-bility (in hours)	Respondents	
			No.	%		No.	%		No.	%		No.	%		No.	%
Primary Health Centre (PHC)	Good	7.5	19	23.8	6.0	9	11.3	12.3	18	22.5	7.0	5	6.3	8.9	51	15.9
	General	9.5	45	56.3	7.4	51	63.8	6.5	42	52.5	11.3	71	88.8	9.0	209	65.3
	Bad	7.1	16	20.0	6.1	20	25.0	6.1	20	25.0	3.0	4	5.0	6.2	60	18.8
	Total	8.5	80	100.0	6.9	80	100.0	7.7	80	100.0	10.6	80	100.0	8.4	320	100.0
Fair Price Shop (FPS)	Good	7.8	20	25.0	7.9	9	11.3	4.6	19	23.8	2.0	4	5.0	6.2	52	16.3
	General	7.1	41	51.3	9.5	33	41.3	9.7	27	33.8	4.5	51	63.8	7.2	152	47.5
	Bad	7.3	19	23.8	8.7	38	47.5	9.5	34	42.5	9.7	25	31.3	8.9	116	36.3
	Total	7.3	80	100.0	8.9	80	100.0	8.4	80	100.0	6.0	80	100.0	7.7	320	100.0
Anganwadi/ Balwadi Centers	Good	3.0	2	2.5	2.4	7	8.8	2.5	8	10.0	3.7	4	5.0	2.7	21	6.6
	General	6.1	66	82.5	5.2	73	91.3	4.7	56	70.0	3.0	71	88.8	4.7	266	83.1
	Bad	1.6	12	15.0	-	-	-	0.8	16	20.0	4.2	5	6.3	1.6	33	10.3
	Total	5.4	80	100.0	4.9	80	100.0	3.7	80	100.0	3.1	80	100.0	4.3	320	100.0

Source: Field survey, 2004.

5.4.1 Distribution of Essential Commodities through FPSs

Of all the non-beneficiary households, as high as 75.0 per cent do not get rice from FPSs; 75.6 per cent do not get wheat from FPSs; 99.1 per cent do not get sugar; 16.3 per cent do not get kerosene oil. There are regional variations in this distribution. Excepting Bundelkhand, no household gets sugar in the rest three regions. By calculations over regional total households, 68.8 per cent do not get rice in Bundelkhand, which is 67.5 per cent for east U.P., 83.8 per cent do not get wheat in central U.P., 81.3 per cent do not get wheat in west U.P., 68.8 per cent do not get wheat in each of east U.P. and Bundelkhand. The distribution of kerosene is reasonably better in each of the regions. In Bundelkhand, 90.0 per cent get kerosene oil, which is 83.8 per cent in east U.P., 77.5 per cent in central U.P., and 83.8 per cent in west U.P. **(Table-5.75)**.

Table – 5.75
Essential Commodities Distributed through Fair Price Shops
(By Region)

Regions	Received/Not Received	Rice		Wheat		Sugar		Kerosene		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Bundelkhand	Received	25	31.3	25	31.3	3	3.8	72	90.0	80	100.0
	Not Received	55	68.8	55	68.8	77	96.3	8	10.0	80	100.0
Eastern	Received	26	32.5	25	31.3	-	-	67	83.8	80	100.0
	Not Received	54	67.5	55	68.8	80	100.0	13	16.3	80	100.0
Central	Received	13	16.3	13	16.3	-	-	62	77.5	80	100.0
	Not Received	67	83.8	67	83.8	80	100.0	18	22.5	80	100.0
Western	Received	16	20.0	15	18.8	-	-	67	83.8	80	100.0
	Not Received	64	80.0	65	81.3	80	100.0	13	16.3	80	100.0
Total	Received	80	25.0	78	24.4	3	0.9	268	83.8	320	100.0
	Not Received	240	75.0	242	75.6	317	99.1	52	16.3	320	100.0

Source: Field survey, 2004.

5.4.1.1 Consumption Gap of Essential Commodities

There remains a positive gap between what is actual/required consumption of essential commodities and what is supplied by FPSs. Considered over all the regions, on average, 41.0 per cent of rice required is received by the households from FPSs. These percentages are, for wheat 35.47, for sugar 34.93, for kerosene oil 72.76. The consumption pattern on average shows that wheat is required 2.07 times the requirement for rice. The

households receive wheat 1.77 times rice on average. There are regional variations in these percentages and gaps. The items, rice, wheat, sugar, and kerosene. received as percentages of requirement in Bundelkhand are 60.66, 37.47, 34.93 and 68.49 respectively. For the same items (sugar excluded), in sequence, for east U.P. the percentages are 80.57, 60.60 and 73.41. For central U.P. (excluding sugar), the percentages are 34.15, 36.12 and 71.36. For west U.P. (excluding sugar), the percentages are 48.09, 38.33 and 79.19. The inter-regional consumption gap per household in rice is 17.61 kg, which is 39.42 kg for wheat. For rice the highest consumption gap is in central U.P. (20.77 kg), followed by the gap in west U.P. (12.62 kg), east U.P. (9.10 kg), and the gap in Bundelkhand (6.20 kg). For wheat the highest consumption gap is in east U.P. (42.32 kg) followed by that in central U.P. (40.94 kg), Bundelkhand (38.64 kg), and west U.P. (37.0 kg). The over all consumption gap in rice is 58.99 per cent of required/actual consumption of rice per household, which is 64.53 per cent for wheat, and 27.23 per cent for kerosene (**Table-5.76**)

Table – 5.76
Consumption Gap of Essential Commodities
(Distributed through Fair Price Shops)

Regions	Consumption Gap per Household Per Month	Rice in kg.	Wheat in kg.	Sugar in kg.	Kerosene in lt.
Bundelkhand	Actual Consumption	15.76	61.80	6.67	5.11
	Received from FPS	9.56	23.16	2.33	3.50
	Gap	6.20	38.64	4.34	1.61
Eastern	Actual Consumption	24.98	59.80	-	4.55
	Received from FPS	15.88	17.48	-	3.34
	Gap	9.10	42.32	-	1.21
Central	Actual Consumption	31.54	63.46	-	3.98
	Received from FPS	10.77	22.92	-	2.84
	Gap	20.77	40.94	-	1.14
Western	Actual Consumption	24.31	60.00	-	4.18
	Received from FPS	11.69	23.00	-	3.31
	Gap	12.62	37.00	-	0.87
Total	Actual Consumption	29.85	61.09	6.67	4.48
	Received from FPS	12.24	21.67	2.33	3.26
	Gap	17.61	39.42	4.34	1.22

Source: Field survey, 2004.
Note: Consumption Gap = Actual Consumption – Supply by FPS.

5.4.1.2 Per Capita Consumption of Essential Commodities

Based on responses from non-beneficiary households, we estimated consumption of essential commodities (rice, wheat, sugar, and kerosene) per capita and per household per month. Considered over all regions and all households, per capita consumption of rice per month is 5.23 kg., which is 27.93 kg. per household. The per capita per month consumption of wheat is 11.61 kg., which is 60.50 kg. per household per month. The per capita per month consumption of sugar is 0.74 kg. which is 3.85 kg per household. For kerosene, per capita per month consumption is 0.84 liter which is 4.39 liter per household. There are regional variations in these estimates. Estimated per capita per month rice consumption in each of east U.P. and central U.P. is above the overall per capita consumption, while the per capita estimated consumption of rice for each of Bundelkhand and west U.P. is less than the overall per capita consumption. The same is true in case of consumption of wheat per household per

month. Estimated per capita per month consumption of wheat is more than the overall per capita estimated consumption for Bundelkhand and east U.P. Estimated per capita consumption of wheat for all the regions taken together is 2.22 per cent of per capita consumption of rice. Estimated per household consumption of wheat is 2.17 times per household consumption of rice. There are regional variations in this required consumption-mix. Reported per capita per month consumption of kerosene in Bundelkhand (0.96 lt.) is above that in east U.P. (0.83 lt.), central U.P. (0.78 lt.) and west U.P. (0.79 lt.). The overall per capita consumption of kerosene is 0.84 liter, and per household consumption is 4.39 liter per month **(Table-5.77)**.

Table – 5.77
Consumption of Essential Commodities by Regions
(Per Household and Per Capita, Per Month)

Regions	Consumption	Rice in kg.	Wheat in kg.	Sugar in kg.	Kerosene in lt.
Bundelkhand	Per Household	17.32	64.06	4.28	4.96
	Per Capita	3.35	12.41	0.83	0.96
Eastern	Per Household	45.31	63.75	4.06	4.50
	Per Capita	8.39	11.80	0.75	0.83
Central	Per Household	29.88	55.44	3.50	4.01
	Per Capita	5.83	10.82	0.68	0.78
Western	Per Household	19.20	58.75	3.57	4.08
	Per Capita	3.73	11.41	0.69	0.79
Total	Per Household	27.93	60.50	3.85	4.39
	Per Capita	5.23	11.61	0.74	0.84

Source: Field survey, 2004.

5.4.1.3 Administered Price and Actual Sale Price of Essential Commodities through FPSs

While for BPL cardholders, the price per kg. of rice is fixed by Government at Rs. 6.15, the actual price charged by PFSs is Rs. 6.72, showing an extra payment by consumers by Rs. 0.57 per kg. For wheat for BPL households, the fixed price is Rs. 4.65 per kg., while actual sale price by FPSs is Rs. 5.70, showing a gap of Rs. 1.05 per kg. For rice for APL households, the price per kg. is Rs. 8.45 as fixed by Government, while the actual FPS (sale) price is Rs. 11.00 per kg., so that there is a gap of Rs. 2.55 per kg. For Antyodaya card holders, the government fixed price is Rs. 3.00 per kg. of rice and the actual FPS price is Rs. 3.11, so that there is an extra payment by consumers by Rs. 0.11 per kg. For wheat for Antyodaya card holders, the Government fixed price is Rs. 2.00 per kg. while the actual (FPS) price is Rs. 2.15, showing a gap of Rs. 0.15 **(Table-5.78)**.

Table – 5.78
Price Per Unit of Rice and Wheat Distributed through Fair Price Shops
(Administered Price and Actual FPS Price)

Price Per Unit	Antyodaya (Red Card)		BPL (White Card)		APL (Yellow Card)	
	Rice	Wheat	Rice	Wheat	Rice	Wheat
Government Rate (in Rs./Kg)	3.00	2.00	6.15	4.65	8.45	6.60
Actual Sale Price (FPS) (in Rs./Kg.)	3.11	2.15	6.72	5.70	11.00	-
Gap (in Rs./Kg)	0.11	0.15	0.57	1.05	2.55	-

Source: Field survey, 2004.

While the price per litre of kerosene is Rs. 9.92, the actual price charged by FPSs is Rs. 10.84, so that the consumers pay more by Rs. 0.92 per litre. There are regional variations in this reported gap, but for each region the gap remains **(Table-5.79)**.

Table – 5.79
Price Per Unit of Kerosene Oil
(Administered Price and Price Charged by FPSs)

Price Per Unit	Kerosene
Government Rate (in Rs./Lt.)	9.92
Average Sale Price (FPS) (in Rs./Lt.)	10.84
Gap (in Rs./Lt.)	0.92

Source: Field survey, 2004.

5.5 Functions of Panchayati Raj Institutions (PRIs)

As high as 72.8 per cent of the non-beneficiary households reported that the quality of government-sponsored development programmes implemented through Panchayats is good. 21.9 per cent reported the quality bad, while 5.3 per cent are ignorant about it. Lower percentage of households in west U.P. reported the quality good (62.5 per cent) relative to the responses from other regions; a high percentage (8.8) are ignorant in east U.P. Each region has non-beneficiary households reporting good quality, bad quality and ignorance with variations in percentage **(Table-5.80)**.

Table – 5.80
Quality of Government-Sponsored Development Programmes Implemented through Gram Panchayats
(Perception of Non-Beneficiary Households)

Quality	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Good	64	80.0	54	67.5	65	81.3	50	62.5	233	72.8
Bad	13	16.3	19	23.8	12	15.0	26	32.5	70	21.9
Ignorance	3	3.8	7	8.8	3	3.8	4	5.0	17	5.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.5.1 Development Programmes Implemented through Gram Panchayats

Of those who reported bad quality works (70), 74.3 per cent reported that the Gram Pradhan earns money (bribe/commission) through development schemes. 28.6 per cent reported Pradhan's autocracy; 8.6 per cent reported all-pervasive corruption; 7.1 per cent reported Pradhan's political connections. 7.1 per cent reported no vigilance/enquiry on Pradhan's work. The respondents, thus, know the local power structure with Gram Pradhan at the centre, and indicators, as they perceive, center around Gram Pradhan **(Table-5.81)**.

Table – 5.81
Government-Sponsored Development Programmes Implemented through Gram Panchayats (Reasons for Bad Implementation)

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gram Pradhan's Autocracy	7	53.8	3	15.8	3	25.0	7	26.9	20	28.6
Pradhan earns money through schemes	3	23.1	16	84.2	9	75.0	24	92.3	52	74.3
Corruption in every stage and office	4	30.8	1	5.3	-	-	1	3.8	6	8.6
Political connections of Pradhan	1	7.7	-	-	2	16.7	2	7.7	5	7.1
No enquiry of Pradhan's works	1	7.7	-	-	-	-	5	19.2	5	7.1
Total	13	100.0	19	100.0	12	100.0	26	100.0	70	100.0

Source: Field survey, 2004.

5.5.1.1 Participation of People in Panchayat's Development Activities

As reported by non-beneficiary households, 10.9 per cent do not participate in development activities implemented through Panchayats. For 8.5 per cent, the participation is negligible (low and very low). As perceived by the households, 7.8 per cent participate effectively (high participation). Most of the households (72.8 per cent) participate generally and occasionally. There are regional variations in the active and passive participation. Active participation is more (23.8 per cent) in east U.P.; No participation is more in all regions, excepting Bundelkhand. Passive participation is the dominant type of participation for all the regions **(Table-5.82)**.

Table – 5.82
Participation of People in Panchayat's Development Activities
(Perception of Non-Beneficiary Households)

Participation	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
High	2	2.5	19	23.8	4	5.0	-	-	25	7.8
Mostly/More	33	41.3	13	16.3	33	41.3	20	25.0	99	30.9
General	33	41.3	33	41.3	29	36.3	39	48.8	134	41.9
Low	3	3.8	2	2.5	-	-	1	1.3	6	1.9
Very low	5	6.3	3	3.8	3	3.8	10	12.5	21	6.6
No participation	4	5.0	10	12.5	11	13.8	10	12.5	35	10.9
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

i) Reasons for Poor Participation: The reasons behind poor participation of people (households) in development projects implemented through Panchayats show 48.4 per cent non-informed about the projects. 32.3 per cent identify Gram Pradhan's autocracy as the reason. 24.2 per cent feel no interest or do not have time to participate. 4.8 per cent are not aware about the activities. There are also regional variations in the indicators. Lack of information is a major problem for west U.P. Pradhan's autocracy is a major problem for Bundelkhand **(Table-5.83)**.

Table – 5.83
Reasons for Poor Participation of People in Panchayat's Development Activities

Reasons	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Pradhan's Autocracy	8	66.7	4	26.7	6	42.9	2	9.5	20	32.3
Lack of awareness	-	-	2	13.3	-	-	1	4.8	3	4.8
No information about Panchayat activities	1	8.3	6	40.0	7	50.0	16	76.2	30	48.4
Lack of time/interest	4	33.3	4	26.7	1	7.1	6	28.6	15	24.2
No value in participation	-	-	1	6.7	-	-	1	4.8	2	3.2
No Response	1	8.3	-	-	-	-	-	-	1	1.6
Total	12	100.0	15	100.0	14	100.0	21	100.0	62	100.0

Note: Poor means low, very low and no participation.
Source: Field survey, 2004.

5.5.2 Weaknesses and Strength of Gram Panchayats

As reported by 69.7 per cent of the non-beneficiary households, open meetings of Gram Sabha are held, while 20.6 per cent perceive that these are not held; 9.7 per cent expressed ignorance. Very high percentage (88.8 per cent) in Bundelkhand reported that open meetings of Gram Sabha are held. A high percentage in west U.P. (31.3 per cent)

reported that the meetings are not held. As perceived by the households, 61.9 per cent participate irregularly in the open meetings of Gram Sabha, 7.6 per cent reportedly never participate in these meetings, 30.5 per cent reported to attend the meetings regularly. There are regional variations in these perceptions and reporting. Irregular participation is mostly reported in west U.P. (86.7 per cent). 'Never participation' is reported most in central U.P. (13.2 per cent) **(Table-5.84)**.

Table – 5.84
Open Meetings of Gram Sabha and Participation of People (Perception of Non-Beneficiary Households)

Particulars	Perception	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Open meetings of Gram Sabha	Held	71	88.8	54	67.5	53	66.3	45	56.3	223	69.7
	Not held	3	3.8	18	22.5	20	25.0	25	31.3	66	20.6
	Ignorance	6	7.5	8	10.0	7	8.8	10	12.5	31	9.7
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0
Participation of villagers in open meetings of Gram Sabha	Regular	24	33.8	20	37.0	20	37.7	4	8.9	68	30.5
	Irregular	42	59.2	31	57.4	26	49.1	39	86.7	138	61.9
	Never	5	7.0	3	5.6	7	13.2	2	4.4	17	7.6
	Total	71	100.0	54	100.0	53	100.0	45	100.0	223	100.0

Source: Field survey, 2004.

5.5.2.1 Formation and Functioning of Committees of Panchayats in Village Development

Regarding the information on formation of different committees of Gram Sabha, ignorance of the non-beneficiary households is a major problem. It is as high as for 48.4 per cent of the households. 44.7 per cent reported that these committees are formed. Only 6.9 per cent reported that these are not formed. There are regional variations in these perceptions. Very few households (27.5 per cent) in west U.P. reported to have told that committees have been formed. As high as 70.6 per cent of the non-beneficiary households reported that the committees are functioning actively, with regional variations ranging from 45.5 per cent in west U.P. to 83.8 per cent in central U.P. 25.2 per cent reported that the committees are functioning passively, with variations ranging from 17.1 per cent in Bundelkhand to 50.0 per cent in west U.P. As high as 75.9 per cent reported that Panchayats are useful in rural development; 10.3 per cent reported that Panchayats are obstructionists. 12.8 per cent reported that Panchayats are neutral **(Table-5.85)**.

Table – 5.85
Formation and Functioning of Committees of Gram Sabha and Panchayats in Village Development (Perception of Non-Beneficiary Households)

Particulars	Perception	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Committees of Gram Sabha	Formed	41	51.3	43	53.8	37	46.3	22	27.5	143	44.7
	Not formed	3	3.8	1	1.3	2	2.5	16	20.0	22	6.9
	Ignorance	36	45.0	36	45.0	41	51.3	42	52.5	155	48.4
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0
Committees are functioning	Actively	31	75.6	29	67.4	31	83.8	10	45.5	101	70.6
	Passively	7	17.1	12	27.9	6	16.2	11	50.0	36	25.2
	Dead	3	7.3	2	4.7	-	-	1	4.5	6	4.2
	Total	41	100.0	43	100.0	37	100.0	22	100.0	143	100.0

Contd...

Particulars	Perception	Bundelkhand		Eastern		Central		Western		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
Panchayat in village development	Useful	64	80.0	62	77.5	64	80.0	53	66.3	243	75.9
	Neutral	10	12.5	12	15.0	9	11.3	10	12.5	41	12.8
	Obstructive	6	7.5	3	3.8	7	8.8	17	21.3	33	10.3
	No response	-	-	3	3.8	-	-	-	-	3	0.9
	Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.5.2.2 Weaknesses of Gram Panchayats

The indicators of weaknesses of Gram Panchayats in development aspects (projects) as reported by non-beneficiary households include inner-differences in Panchayat bodies, casteism, bribe, ritualistic functions, groupism, favouritism and nepotism, area-ism, autocracy etc. There are varying degress (extent) by which these vices are reported to weaken development projects implemented through Panchayats. However, many of these vices are on the lower side, for example, 54.4 per cent report 'no inner-conflict in Panchayats', 65.9 per cent report 'no casteism' in Panchayat practices, 49.4 per cent report 'no bribes, 78.8 per cent report 'no autocracy', 76.3 per cent report no groupism/factionalism, 51.3 per cent report 'no ritualistic' attitude in practices by Panchayats. There are regional variations in these percentages **(Table-5.86)**.

Table – 5.86
Indicators of Weaknesses of Gram Panchayats in Execution of Development Projects (Perceptions of Non-Beneficiary Households)

Indicators	Perception	Number	Percent
Differences among Panchayat members	Present	146	45.6
	Absent	174	54.4
Ritualistic	Present	156	48.7
	Absent	164	51.3
Casteism	Present	109	34.1
	Absent	211	65.9
Groupism/ Factionalism	Present	76	23.8
	Absent	244	76.3
Partition-ism	Present	61	19.1
	Absent	259	80.9
Bribe	Present	162	50.7
	Absent	158	49.4
Brokerage	Present	106	33.2
	Absent	214	66.9
Nepotism	Present	96	30
	Absent	224	70
Autocracy	Present	68	21.2
	Absent	252	78.8
Area-Hemletism	Present	103	32.2
	Absent	217	67.8
Total		320	100

Source: Field survey, 2004.

5.6 Communication and Basis of Casting Votes

Not surprisingly, for 95.3 per cent of the non-beneficiary households, local people remain the sources for information. Next come travel (19.1 per cent), newspaper (3.8 per cent) and radio/TV (3.4 per cent). There are regional variations in these percentages, but local people remain at the centre of all sources for all the regions. Travel is not a major source of information in east and central U.P. **(Table-5.87)**.

Table – 5.87
Access to Information by Sources

Sources of Information	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
News paper	4	5.0	2	2.5	2	2.5	4	5.0	12	3.8
Radio/TV	4	5.0	1	1.3	2	2.5	4	5.0	11	3.4
Travel	20	25.0	9	11.3	11	13.8	21	26.3	61	19.1
Local persons	76	95.0	72	90.0	78	97.5	79	98.8	305	95.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.6.1 Casting of Votes in Political Processes : Bases

The major factors behind casting votes by non-beneficiary households in political processes are party (45.6 per cent), caste (36.6 per cent), development (40.9 per cent), local issues (28.4 per cent). There are multiple bases chosen by the respondents. The other bases are religion (6.6 per cent), approach (0.9 per cent), and security (3.8 per cent).

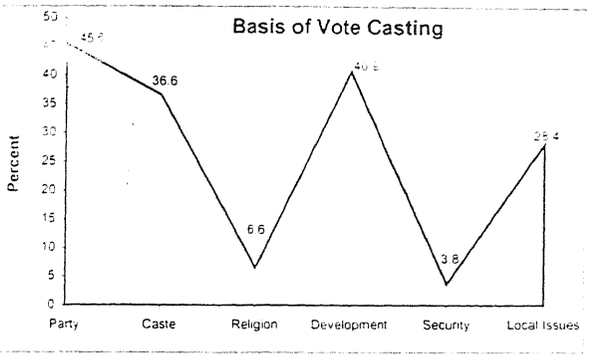


Fig. 5.17

There are regional variations in these responses. Excepting central U.P., caste is a dominant basis in each of the other three regions. Party is a major basis in west U.P. (73.8 per cent). Religion is a major basis for central U.P. (11.3 per cent) and east U.P. (8.8 per cent). 'Local issues' is a major basis in Bundelkhand (41.3 per cent) **(Table-5.88)**.

Table – 5.88
Casting of Votes in Political Processes : Bases

Basis of Voting	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Party	24	30.0	33	41.3	30	37.5	59	73.8	146	45.6
Caste	36	45.0	34	42.5	16	20.0	31	38.8	117	36.6
Religion	1	1.3	7	8.8	9	11.3	4	5.0	21	6.6
Approach	-	-	1	1.3	1	1.3	1	1.3	3	0.9
Development	33	41.3	26	32.5	36	45.0	36	45.0	131	40.9
Security	2	2.5	-	-	1	1.3	9	11.3	12	3.8
Local Issues	33	41.3	21	26.3	27	33.8	10	12.5	91	28.4
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.7 Impact of Development Programmes on the Villages

As perceived by the non-beneficiary households, 93.8 per cent opine that the villages have improved, and 1.9 per cent reported that it has deteriorated. Most of the non-beneficiaries, excepting east U.P. (90.0 per cent), have opined that villages have improved on a span of past ten years **(Table-5.89)**.

Table – 5.89
Inter-Temporal Development of Villages
(Perception of Non-Beneficiary Households)

Perception	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Improved	74	92.5	72	90.0	77	96.3	77	96.3	300	93.8
No change	2	2.5	7	8.8	3	3.8	1	1.3	13	4.1
Deteriorated	4	5.0	1	1.3	-	-	1	1.3	6	1.9
No response	-	-	-	-	-	-	1	1.3	1	0.3
Total	80	100.0	80	100.0	80	100.0	80	100.0	320	100.0

Source: Field survey, 2004.

5.7.1 Indicators of Development of Villages

Of all non-beneficiary households, 93.75 per cent perceive that the villages have developed. Of these respondents, 24.66 per cent are from Bundelkhand, 24.0 per cent from east U.P., 25.66 per cent from each of central and west U.P. The indicators of development, as mentioned by the non-beneficiaries, include constructed road (95.7 per cent), installation of handpumps (57.3 per cent), construction of schools and hospitals (42.3 per cent), concrete drains constructed (23.0 per cent), pakka houses constructed (31.3 per cent), electrification of villages (15.3 per cent) etc. There are multiple responses. There are regional variations in some of the indicators mentioned by the households. For example, of all respondents in Bundelkhand, 48.6 per cent mentioned 'pakka houses constructed' as one major indicator, which for east U.P. is 26.4 per cent, central U.P. 23.4 per cent, and west U.P. 27.3 per cent. Over all, excepting indicators like 'concrete drain constructed' and 'electrification of villages', the other development indicators were focused by significant percentages of households **(Table-5.90)**.

Table – 5.90
Indicators of Development of Villages
(Perception of Non-Beneficiary Households)

Indicators	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Road constructed	73	98.6	70	97.2	68	88.3	76	98.7	287	95.7
School/Hospital constructed	26	35.1	33	45.8	40	51.9	28	36.4	127	42.3
Electrification of village	13	17.6	21	29.2	5	6.5	7	9.1	46	15.3
India Marka-2 handpump	37	50.0	37	51.4	50	64.9	48	62.3	172	57.3
Pakka 'nali' constructed	15	20.3	19	26.4	19	24.7	27	35.1	69	23.0
Pakka houses constructed	36	48.6	19	26.4	18	23.4	21	27.3	94	31.3
Increased income/output/sources of irrigation	1	1.4	4	5.6	5	6.5	5	6.5	15	5.0
Total	74	100.0	72	100.0	77	100.0	77	100.0	300	100.0

Note: 'nali' means narrow drain.
Source: Field survey, 2004.

5.7.2 Indicators of Deterioration of Villages

No household in central U.P. mentioned deterioration of villages. Only one household, each in east and west U.P., mentioned deterioration. The main indicators of deterioration, as mentioned by the households, include dissension among people, increased corruption, declined agricultural land per household, declined sources of income, and persistent poverty **(Table-5.91)**.

Table – 5.91
Indicators of Deterioration of Villages

Indicators	Bundelkhand		Eastern		Central		Western		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Dissension among people	2	50.0	-	-	-	-	-	-	1	16.7
Increased corruption	2	50.0	1	100.0	-	-	-	-	3	50.0
Sources of income declined	-	-	-	-	-	-	1	100.0	1	16.7
Decreased agricultural land	1	25.0	-	-	-	-	-	-	1	16.7
Poverty unchanged	1	25.0	-	-	-	-	-	-	1	16.7
Total	4	100.0	1	100.0	-	-	1	100.0	6	100.0

Source: Field survey, 2004.

SECTION-II

COMPARISON BETWEEN BENEFICIARY AND NON-BENEFICIARY HOUSEHOLDS BASED ON SOME SELECTED INDICATORS

5.8 Composition of Households by Social Categories

The sample drawn consists of 60.0 per cent beneficiary households and 40.0 per cent non-beneficiary households, the total number of sample households being 800. Of the beneficiary households by caste, 74.80 per cent are SCs. Of the non-beneficiary households by castes, 58.10 per cent are SCs, so that of total households, 68.10 per cent are SCs. The total population (4408) covered by the sample households (800) is 5.5 times the number of households. By implication, the household/family size comes to be 5.5. The size is 5.7 for beneficiary households, and 5.2 for non-beneficiary households. Of the total population, 62.18 per cent are from beneficiary households, and 37.82 per cent from non-beneficiary households. It is consistent with the distribution of households by beneficiary: non-beneficiary as 60: 40. Of all beneficiary population, 73.6 per cent are SCs. Of all non-beneficiary population, 58.9 per cent are SCs. The SCs (households and population), thus, covers most of the houses owned by target beneficiaries by percentage under Government-sponsored housing schemes, relative to SCs as non-beneficiaries. Of all beneficiary population, 54.32 per cent are male and 45.68 per cent are female. Of all non-beneficiary population, 51.59 per cent are male and 48.41 per cent are female. Overall, the male: female is 53.29: 46.71. Of all population, 51.6 per cent are in the productive (economic) age (15-60), which is 52.4 per cent for beneficiary population and 50.3 per cent for non-beneficiary population **(Table-5.92)**.

Table – 5.92
Sample Households by Social Category

Households/ Population	Castes and Age	Beneficiary (%)	Non-Beneficiary (%)	Total (%)
Households by Castes	SC	74.80	58.10	68.10
	OBC	15.80	30.30	21.60
	Minority	7.10	9.70	8.10
	General	2.30	1.90	2.10
	Total Households	480	320	800
Population by Castes	SC	73.6	58.9	67.9
	OBC	15.1	29.3	20.5
	Minority	8.8	10.4	9.4
	General	2.5	1.8	2.2
	Total Population	2741	1667	4408

Contd...

Households/ Population	Castes and Age		Beneficiary (%)	Non-Beneficiary (%)	Total (%)
Population by Age and Sex	Below 15 Years	Male	45.3	44.9	45.2
		Female	[illegible]	[illegible]	[illegible]
		Total	[illegible]	[illegible]	[illegible]
	15 to 60 Years	Male	51.9	52.9	52.3
		Female	53.0	47.4	50.8
		Total	52.4	50.3	51.6
	Above 60 Years	Male	2.7	2.2	2.5
		Female	3.4	3.8	3.6
		Total	3.1	3.0	3.0
	Total Population	Male	1489 (54.32)	860 (51.59)	2349 (53.29)
		Female	1252 (45.68)	807(48.41)	2059 (46.71)
		Total	2741 (100.0)	1667 (100.0)	4408 (100.0)

Source: Field survey, 2004.

Of all population from the sample, 46.1 per cent are illiterate, and 5.5 per cent have got literacy through non-institutional means. Thus, effectively 51.6 per cent have no formal (institutional) education. Of the beneficiary population, 43.9 per cent are illiterate, and 6.1 per cent are literate through non-formal methods. Thus, 50.0 per cent of the beneficiary population have no formal education. Of the non-beneficiary population, 49.9 per cent are illiterate, and 4.5 per cent are informally literate. Thus, 54.4 per cent of the non-beneficiary population have no formal education. Of all female population, 61.2 per cent are illiterate, and 3.0 per cent are literate through informal methods. Thus, 64.2 per cent of the female population have no formal education. Female illiteracy from beneficiary population is 59.5 per cent, which is 64.0 per cent from non-beneficiary population. Of those having formal education, 41.0 per cent have it upto upper primary level. This percentage by educational attainment is 42.1 for beneficiary population, and 39.0 for non-beneficiary population. The population from sample households, beneficiary and non-beneficiary, are mostly characterized by educational attainment below high school level. Female formal education is worse than male formal education **(Table-5.93)**.

Table – 5.93
Education of Sample Households
(By Gender)

Variables	Particulars	Beneficiary			Non-Beneficiary			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Education Level	Illiterate	30.4	59.5	43.9	36.8	64.0	49.9	32.7	61.2	46.1
	Just Literate**	8.3	3.6	6.1	6.7	2.1	4.5	7.7	3.0	5.5
	Up to upper primary	48.8	34.4	42.1	44.9	32.6	39.0	47.4	33.7	41.0
	High school & Intermediate	11.1	2.5	7.1	10.8	1.1	6.2	11.1	2.0	6.8
	Higher education	1.3	-	0.7	0.6	0.1	0.4	1.1	0.1	0.6
	Total population*	1489	1252	2741	860	807	1667	2349	2059	4408

Source: Field survey, 2004.
Note: * Calculation of percentage exclude population below six years in total population.
** No formal education, but know alphabets and working knowledge (counting etc.).

5.9 Composition of Households by Economic Category

The mean landholding of beneficiary households is 0.63 acres as reported, and that for non-beneficiary households is 0.47 acres. Overall, mean landholding is 0.56 acres. The net sown area of beneficiary households is 0.50 acres, and that of non-beneficiary households is 0.39 acres. Overall, it is 0.45 acres. 55.0 per cent of the beneficiary households are reported to be BPL (taken to be Rs. 20,000.00 annual household income), which is reportedly 77.20 per cent of the non-beneficiary households. This is based on estimated income reported by households. As listed by Gram Panchayats, 97.70 per cent of the selected beneficiary households are BPL, which is 87.80 per cent of the non-beneficiary households. Average annual household income of those beneficiary households earning below Rs. 20,000.00 is Rs. 12,874.00, which is Rs. 12,138.00 for non-beneficiary households. Thus, per month, the average household income comes to be Rs. 1072.80 for beneficiary and Rs. 1011.50 for non-beneficiary households, or Rs. 188.20 per capita per month income for beneficiary households, and Rs. 194.50 per capita per month for non-beneficiary households. There are inclusion of households in the beneficiary list (18.80 per cent) whose average annual income is Rs. 53,835.00, which shows wrong inclusion in the list of beneficiaries. Also, 26.20 per cent of the beneficiary households reportedly have average annual income Rs. 25,109.00. Thus, by exclusion of excludable households from the list of beneficiary households, a significant percentage of the BPL non-beneficiary households could be selected in the list of beneficiaries **(Table-5.94)**.

Table – 5.94
Sample Households by Economic Category

Variables	Measures/Estimates	Beneficiary	Non-Beneficiary	Total
Landholding (in Acre)	Net Sown area	0.50	0.39	0.45
	Landholding	0.63	0.47	0.56
Annual Income Group (in Rs.)	Up to 20,000 (BPL)	55.00	77.20	63.90
	20,001 to 30,000 (Marginal BPL)	26.20	14.40	21.50
	Above 30,000 (APL)	18.80	8.40	14.60
	Total Households	**480**	**320**	**800**
Average Annual Income (in Rs.)	Up to 20,000 (BPL)	12874.00	12138.00	12518.00
	20,001 to 30,000 (Marginal BPL)	25109.00	24287.00	24889.00
	Above 30,000 (APL)	53835.00	42622.00	51005.00
	Per Household average annual income	22644.00	16457.00	20169.00

Source: Field survey, 2004.

Of all the population from sample households, 38.1 per cent constitute earning members, which is 39.1 per cent for beneficiary population and 36.5 per cent for non-beneficiary population. 47.3 per cent of the male beneficiary population are earning members, which is 29.4 per cent for female beneficiary population. The corresponding percentages are 47.8 and 24.5 from non-beneficiary population by gender. Of all earning population (1072) from beneficiary households, most (53.9 per cent) are engaged as non-agricultural labourers, which is 54.7 per cent from male beneficiary earning population (713) and 52.0 per cent from female beneficiary earning population (319). Of all earning population from non-beneficiary households (609), 72.2 per cent work as non-agricultural labourers, which is 69.3 per cent from male earning population (411), and 78.1 per cent from female earning population. Of all

beneficiary earning population, 16.7 per cent are agricultural labour, which is 10.4 per cent from male and 30.7 per cent from female earning population. Thus, agricultural and non-agricultural labour combined covers 70.6 per cent of all beneficiary earning population, which is 78.3 per cent from non-beneficiary earning population. The occupational structure thus shows wage-labour as the main occupation for both beneficiary and non-beneficiary population from the sample. Male work participation rate (per cent) is 65.7 and of female 34.3, from total beneficiary earning population. The male work participation ratio is 67.5 from male earning population from non-beneficiary households, which is 32.5 for female. Contribution of male working population in annual income is 79.5 per cent which is 20.5 per cent for female working population. For non-beneficiary households, the male: female contribution in annual household income is 80: 20. This is explained both by higher male work participation rate (per cent) and higher male wage share. Per capita male annual income is Rs. 5805.00 from beneficiary population, which is Rs. 1775.00 for female population. For non-beneficiary population, per capita male income is Rs. 4,902.00, which is Rs. 1305.00 for per capita female income **(Table-5.95)**.

Table – 5.95
Occupation and Income Structure of Sample Households (By Gender)

Variables	Particulars	Beneficiary			Non-Beneficiary			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Occupation	Earning population (%)	47.3	29.4	39.1	47.8	24.5	36.5	47.5	27.5	38.1
	Non-earning population	52.7	70.6	60.9	52.2	75.5	63.5	52.5	72.5	61.9
	Total earning population (No.)	1489	1252	2741	860	807	1667	2349	2059	4408
	Cultivator	13.5	9.1	12.1	10.2	9.0	9.8	12.2	9.0	11.2
	Agricultural Labour	10.4	30.7	16.7	4.5	9.4	6.1	8.2	22.5	12.7
	Non-Agricultural Labour	54.7	52.0	53.9	69.3	78.1	72.2	60.1	62.1	60.7
	Other sector	21.4	8.2	17.3	16.0	3.5	11.9	19.5	6.4	15.4
	Total earning population (No.)	704	368	1072	411	198	609	1115	566	1681
	Work participation rate (%)	65.7	34.3	100.0	67.5	32.5	100.0	66.3	33.7	100.0
Economic Structure	Contribution in annual income (%)	79.5	20.5	100.0	80.0	20.0	100.0	79.7	20.3	100.0
	Per capita annual income (Rs.)	5808	1775	3966	4902	1305	3160	5476	1591	3661
	Family size (Number)	3.1	2.6	5.7	2.7	2.5	5.2	2.9	2.6	5.5

Source: Field Survey, 2004.

5.10 Living Condition of Households by Basic Needs

We consider the fulfillment of basic needs of households by access to foodgrains distributed through Fair Price Shops (FPSs), clothes, drinking water, electricity, ownership over goods and assets, medical facilities and environmental conditions. Of all the items distributed through FPSs, rice distribution covers 37.59 per cent of actual consumption (requirement) of rice per household per month, which is 28.16 per cent for wheat, 42.67 per cent for sugar, and 73.02 per cent for kerosene, all for beneficiary households. The access of non-beneficiary households to the same items distributed through FPSs shows that 43.82 per cent of rice consumption per household per month is supplied by FPSs, which is 35.82 per cent for wheat, 60.52 per cent for sugar, and 74.26 per cent for kerosene. 99.1 per cent of the beneficiary households have ordinary (summer) pieces of clothes, which is 98.70 per cent for non-beneficiary households. 21.20 per cent of beneficiary households have no winter

(woolen) clothes, which is 21.0 per cent for non-beneficiary households. 93.5 per cent of the beneficiary households have access to safe drinking water, which is 79.40 per cent of non-beneficiary households. Of all beneficiary households, 14.8 per cent have electricity connections, which is 5.30 per cent for non-beneficiary households. Of those beneficiary households having electricity connections, 63.4 per cent have illegal connections, which is 82.4 per cent for non-beneficiary households. 67.9 per cent of the beneficiary households have bi-cycles. Other items like wristwatch, radio etc. are owned by much lesser percentage of households. Similar is for non-beneficiary population. The productive (animals) assets owned by beneficiary and non-beneficiary households show mainly cows, buffalo, and goat owned by households. Of agricultural productive assets, very few households own anything excepting fodder machine and plough. Environmental concern is very poor for sample households. Only 29.0 per cent of the beneficiary and 15.0 per cent of the non-beneficiary households discharge domestic wastes in proper (identified) places. For a high percentage of beneficiary households (57.7) waste water is discharged through proper system, which is for 24.4 per cent of the non-beneficiary households **(Table-5.96)**.

Table – 5.96
Fulfillment of Basic Needs of Households

Variables		Particulars	Beneficiary	Non-Beneficiary	Total
Foodgrains	Actual consumption per household per month	Rice in kg.	34.13	27.93	31.65
		Wheat in kg.	71.86	60.50	67.31
		Kerosene in lt.	4.56	4.39	4.49
		Sugar in kg.	1.57	3.85	2.48
	Supplied of which by Fair Price Shops (%)	Rice	37.59	43.82	39.87
		Wheat	28.16	35.82	30.83
		Kerosene	73.02	74.26	73.49
		Sugar	42.67	60.52	60.48
Clothes	Summer Set	Complete	99.10	98.70	98.90
		Incomplete	0.90	1.30	1.10
	Winter (woolen) Set	Complete	72.60	70.00	71.60
		Incomplete	6.20	9.00	7.20
		No Cloth	21.20	21.00	21.20
Drinking Water		Safe water	93.50	79.40	87.90
		Unsafe water	6.50	20.60	12.10
Poverty List by Panchayats		BPL	97.70	87.80	93.70
		APL	2.30	12.20	6.30
Health Problem	In total patient	Temporary diseases	72.90	79.70	75.30
		Permanent diseases	27.10	20.30	24.70
	In total population	Total patient	24.30	21.90	23.40
Mode of Treatment		Govt. treatment	31.90	35.60	33.40
		Pvt. treatment	68.10	64.40	66.60
Assets	Durable - Consumer Assets	Radio/Transistor	29.00	12.20 -	22.20
		Bicycle	67.90	53.10	62.00
		Watch	46.40	30.90	40.20
	Productive Assets	Cow/Calf	30.20	30.90	30.50
		Buffalo	31.40	27.50	29.90
		Goat	23.50	16.20	20.60
	Agricultural Productive Assets	Fodder Machine	15.40	10.00	13.20
		Plough	7.10	6.90	7.00
Electricity		Legal connection out of total connection	36.60	17.60	33.00
		Illegal connection out of total connection	63.40	82.40	67.00
		Total connection out of total Households	14.80	5.30	11.00
Discharge of domestic wastes		Proper place	29.00	15.00	23.40
		Any where away from home	71.00	85.00	76.60
Discharge of waste water		Through proper system	57.70	24.40	44.40
		No proper system	42.30	75.60	55.60

Source: Field survey, 2004.

5.10.1 Living Condition by Housing

93.7 per cent of the beneficiary households have constructed pakka houses, while only 0.3 per cent of the non-beneficiary households have pakka houses. Of the non-beneficiary households, 36.2 per cent live in huts and 7.5 per cent are shelterless. 51.2 per cent of these households live in kaccha houses. If those living in pakka and semi-pakka houses are excluded, then 95.0 per cent of the eligible non-beneficiary households live in a vulnerable condition. The residential area for beneficiary households is 42.7 sq.guj, which is 41.33 sq.guj for non-beneficiary households. The constructed area for beneficiary households is 62.67 sq. meter which is 55.95 sq. meter for non-beneficiary households. Very few of the beneficiary households are covered by extreme/special social categories like SC/ST households affected by flood, fire etc. (zero per cent), SC/ST households headed by widow and unmarried women (2.7 per cent), family and widow of personnel from defense killed in duty (2.9 per cent), physically handicapped (0.2 per cent) etc. Non-SC/ST households cover 22.9 per cent of the beneficiary households. However, SC/ST households cover most of the beneficiary households (71.0 per cent) in addition to special/extreme SC/ST categories **(Table-5.97)**.

Table – 5.97
Types of Houses, Residential Area and Category of Households
(Sample Households)

Variables	Particulars	Beneficiary	Non-Beneficiary	Total
Types of House	Pakka	93.70	0.30	56.40
	Semi-Pakka	2.60	4.70	3.40
	Kaccha	3.70	51.20	22.70
	Hut	-	36.20	14.50
	Houseless	-	7.50	3.00
Per Capita Land	Constructed area in sq.mt.	62.67	55.95	60.13
	Residential area in sq.guj	42.70	41.33	42.18
Category of Households	SC/ST HHs headed by widow and unmarried women	2.7	1.9	2.4
	SC/ST HHs affected by flood, fire, and similar calamities	-	1.2	0.5
	Other SC/ST Households	71.0	55.9	65.0
	Family and widow of personnel from defense/paramilitary force killed in duty	2.9	2.8	2.9
	Physically handicapped	0.2	1.5	0.7
	Non-SC/ST Households	22.9	36.5	28.4

Source: Field survey, 2004.

5.10.2 Living Condition by Parameters Linked with Housing

Of all the beneficiary households, 43.8 per cent took loans during last five years (1999-2004), which is 12.8 per cent of the non-beneficiary households. 'Construction of house' explains loans for 78.1 per cent of the beneficiary households, the reason being absence for non-beneficiary households. For non-beneficiary households, loans taken were mostly for treatment of illness, marriage, and household expenditure. The average loan taken for non-beneficiary households (Rs. 13,146.00) is 1.4 times the average loan of beneficiary households. 90.0 per cent of the beneficiary households who borrowed less than Rs. 20,000.00 during 1999-2004 remain outstanding. The mean outstanding loan for these borrowers is Rs. 7,696.00. As high as 70.3 per cent of the non-beneficiary households have

outstanding loan on average Rs. 8,088.00, that is, from those who borrowed less than Rs. 20,000.00 during 1999-2004. Of the borrowers, 76.7 per cent from beneficiary households pay positive rate of interest, which is 82.9 per cent for non-beneficiary households. 60.9 per cent of all beneficiary households pay interest rate per annum above 50.0 per cent and 46.1 per cent of non-beneficiary households (**Table-5.98**).

Table – 5.98
Loans Taken and Outstanding Loan : Rate of Interest and Major Reasons for Borrowing

Variables	Particulars			Beneficiary	Non-Beneficiary	Total
Loans taken during last five years (1999-2004)	Taken	No. in %		43.8	12.8	31.4
		Average in Rs.		9386	13146	10000
	Outstanding	Up to Rs. 20,000.00	Percentage	90.0	70.3	86.8
			Mean	7696	8088	7748
		Above Rs. 20,000.00	Percentage	10.0	29.7	13.2
			Mean	36612	30036	34201
		Total	Percentage	89.0	90.2	89.2
			Mean	9956	14613	10725
Annual rate of interest	Interest paid in %			76.7	82.9	77.7
	% of Households Paying Annual Rate Interest		10% to 25%	5.5	20.6	8.2
			25% to 50%	33.5	32.3	34.0
			50% to 75%	47.5	35.3	46.4
			Above 75%	13.4	11.8	11.4
Major reasons for borrowing	Construction of house			78.1	-	65.3
	Marriage			6.7	29.3	10.3
	Treatment			7.1	41.5	12.7
	Domestic expenditure			1.9	14.6	4.0
	Total households			210	41	251

Source: Field survey, 2004.

5.10.3 Living Condition Linked with Local Settlement and Mobility

Of all beneficiary households, only 7.8 per cent migrate, while only 5.8 per cent of the non-beneficiary households migrate. This migration means going outside the village (location of settlement) for both economic and non-economic purposes. Of those who migrate, 67.4 per cent of the beneficiary households migrate for earning wage, which is true for 66.0 per cent of the non-beneficiary households. Of all male beneficiary population, 46.5 per cent move for wage-income, which is 28.1 per cent of female population. Of all male non-beneficiary population, 44.8 per cent move out for wage-income, which is 21.6 per cent for female population. Most of the male population move within the state, while most of the female population move within the district (**Tables-5.99 & 5.100**).

Table – 5.99
Mobility of Sample Households by Gender

Variables	Destination	Beneficiary		Non-Beneficiary		Total	
		Male	Female	Male	Female	Male	Female
Mobility	Inside the Block	1.3	17.1	1.6	3.8	1.4	11.7
	Other Block	34.2	37.7	30.9	30.9	32.9	35.0
	Other District	22.7	19.4	26.6	22.8	24.2	20.7
	Other State	37.9	15.6	28.1	11.6	34.0	14.0
	Other Country	0.2	-	-	-	0.1	-
	Never gone out of village	3.8	10.2	12.8	30.6	7.4	18.4
	Total Households	480	480	320	320	800	800
Major Reasons for Mobility	Wage	46.5	28.1	44.8	21.6	45.9	25.9
	Meeting Relatives	19.5	31.8	22.6	34.7	20.6	32.8
	Treatment	8.9	17.2	12.5	19.8	10.2	18.1
	Pilgrimage	8.0	10.4	7.2	11.7	7.7	10.9
	Total Population	462	431	279	222	741	653

Source: Field survey, 2004.

Table – 5.100
Reasons for Mobility of Sample Households

Reasons for Mobility	Beneficiary	Non-Beneficiary	Total
For wage	87.40	66.00	67.00
For service	6.50	2.10	5.10
For business	4.20	-	2.90
With family	21.90	31.90	25.00
Total migration in %	7.80	5.80	7.10

Source: Field survey, 2004.

5.11 Individual Living and Collective Living: Peoples' Perception and Strategies

Regarding Gram Panchayat activities, 74.2 per cent of beneficiary households reported that open meetings of Gram Sabha are held regularly, which is reported by 69.7 per cent of the non-beneficiary households.

50.8 per cent of the beneficiary households reported that development committees of Gram Panchayat have been constituted, which is reported by 44.7 per cent of the non-beneficiary households. 64.8 per cent of the beneficiary households reported that development committees are functionally active, which is reported by 70.6 per cent of the non-beneficiary households. Various reasons have been mentioned by beneficiary and non-beneficiary households why often the schemes fail. These include casteism, bribe, autocracy of Gram Pradhan, groupism/factionalism, area-ism etc. **(Table-5.101)**.

Table – 5.101
Perception of Households about Gram Panchayats' Activities

Variables	Particulars	Beneficiary	Non-Beneficiary	Total
Open meetings of Gram Sabha	Held	74.2	69.7	72.4
Peoples' participation in the open meetings of Gram Sabha	Regular	25.8	30.5	27.6
	Occasional	66.6	61.9	64.8
Development committees of Gram Panchayat	Constituted	50.8	44.7	48.4
Functions of Development Committees	Active	64.8	70.6	66.9
Role of Panchayat for village development	Useful	83.1	75.9	80.2
	Neutral	11.5	13.7	12.4
	Obstructing	5.4	10.4	7.4
Conducting development schemes through Gram Panchayat	Good	82.7	72.8	78.7
	-			-
Reasons for bad implementation of development schemes through Gram Panchayat	Pradhan earns money (bribe) through schemes	48.6	74.3	61.4
	Autocracy of Gram Pradhans	55.7	35.7	45.7
	Corruption in every stage and government offices	10.0	8.6	9.3
	Total Households	70 (14.6)	70 (21.9)	140 (17.5)
Participation of local people in Gram Panchayat activities	Participate	83.3	80.6	82.2
Major Reasons for Non-participation of local people in Gram Panchayat activities	Autocracy of Gram Pradhans	15.4	32.2	22.8
	Information not circulated	61.5	48.4	55.7
	People have no time/interest	41.0	24.2	33.6
	Total Households	78 (16.2)	62 (19.4)	140 (17.5)

Contd...

Variables	Particulars	Beneficiary	Non-Beneficiary	Total
Basis of participation in political processes	Party	43.5	45.6	44.4
	Castes	25.8	36.5	30.1
	Development	44.4	40.9	43.0
	Local issues	34.6	28.4	32.1
Reasons for failure of development programmes	Dissension among Gram Panchayat members	44.4	45.6	44.9
	Ritualistic works	47.5	48.7	48.0
	Casteism	41.0	34.1	38.2
	Groupism	27.3	23.7	25.9
	Partitionism	31.7	19.1	26.6
	Bribe	23.5	50.6	34.4
	Brokerage	22.3	33.1	26.6
	Nepotism	17.3	30.0	22.4
	Autocracy of Pradhan	16.5	21.2	18.4
	Regionalism/Hemlitism	28.3	32.2	29.9
	Total	480	320	800

Source: Field survey, 2004.

95.4 per cent of the sample beneficiary households are covered by IAY, 2.5 per cent by PMGAY, 1.2 per cent by CCS, and 0.7 per cent by other schemes. The female member (wife of head of household) owns the house under schemes in case of 68.7 per cent households. 65.0 per cent of the beneficiary households have been selected by Gram Pradhan directly, and 29.6 per cent through open meetings of Gram Sabha. For 92.5 per cent of the beneficiary households, the constructed house is inside the main habitation in the village. For 54.2 per cent, it is new construction, while for 35.2 per cent it is constructed after demolition of old house. The constructed area, on average, is similar for houses under IAY (221.4 sq.ft.) and PMGAY (228.6 sq.ft.), which is more in case of CCS (304.3 sq.ft.). The average aid received under IAY (full construction) is Rs. 18,245.00, which is Rs. 9,149.00 for upgradation. 97.9 per cent of the beneficiary households received aid in cash. 97.3 per cent of the beneficiaries received aid through Bank Account. The major problems faced in the process of receiving aid include paying bribe, visiting block office and bank frequently, late receipt of aid etc. Most of the beneficiary households gave bribe to Gram Pradhan and Gram Secretary. Average bribe given (per sanction per household) reportedly is Rs. 2,897.00. Average construction cost (full) comes to be Rs. 27,138.00 and upgradation Rs. 18,857.00. As reported by beneficiaries, housing has little linkages with other development-cum-poverty alleviation programmes **(Table-5.102)**.

Table - 5.102
Perception of Beneficiary Households about Rural Housing Schemes

Variables	Particulars	Percent	Variables	Particulars	Percent
Households Benefited under Schemes	IAY	95.40	Major reasons for non-satisfaction regarding constructed houses	Full aid not received	61.80
	PMGAY	2.50		Bribe given for selection	38.20
	CCSRHP	1.20		Total respondents (55)	11.40
	Machhua Awas Yojana	0.90	Grant-in-aid received	In cash	97.90
Ownership of Houses	Wife of head of the Household	68.70		In materials	1.20
	Head of the Household	27.30		Both cash and materials	0.20
Basis of selection of Beneficiaries	Directly by Pradhan	65.00	Mode of payment of aid	Through bank accounts	97.30
	Through open meeting of Gram Sabha	29.60		Others	2.70
	Bribes	6.70	Major problems faced during receipt of aid	Paid Bribe	53.20
Location of Constructed House	Inside the habitation	92.50		Many time visited block and bank for payment	14.70
	Outside the habitation	7.50		Full amount not received	19.90
Nature of Constructed House	New construction	54.20		Late receipt of grant-in-aid	14.10
	After demolition of old house	35.20		Total respondents (156)	32.5
	Upgradation of house	10.00	Bribe for selection	Given	51.00
	No construction	0.60	Bribe given for selection to	Gram Pradhan	38.00
Reasons for Under-construction of House	Late payment of installment	53.60		Gram Secretary	24.50
	Full aid not received	35.70		Both Pradhan and Secretary	25.30
	Aid short after payment of bribes	35.70		Others	12.20
Average Constructed Area under Scheme (In sq.ft.)	IAY	221.41	Average amount of bribe given	In Rs.	2897
	PMGAY	228.67			
	CCSRHP	304.30	Linkages of housing schemes with other development programmes	Antyodaya Yojana/ Annapurna Yojana	15.60
	Machhua Awas Yojana	192.50		Pension scheme	3.10
	All schemes	222.39		SGSY	4.80
Average Aid Received (In Rs.) (IAY)	Full	18245		SGRY	1.20
	Half	9149	Average Construction Cost (In Rs.)	Full	27138
	Average	16277		Half	18857
				Average	25347

Source: Field survey, 2004.

Of all non-beneficiary households, 85.0 per cent applied for benefits under rural housing schemes. Of those who did not apply, 45.8 per cent reported that the Gram Pradhan did not receive the applications. As high as 52.2 per cent of the non-beneficiary households reported that allocation by number is poor for deriving benefits under housing schemes. The major problems in non-receiving benefits of housing, as reported, centre on Gram Pradhan, by his characteristics like autocracy, bribe, application not received by him etc. **(Table-5.103)**.

Table – 5.103
Perception of Non-Beneficiary Households about Rural Housing Schemes

Variables	Particulars	Percent
Application for Enlistment under Rural Housing Schemes	Applied	85.0
	Not-applied	15.0
Major Reasons for Non-application to derive benefits from Schemes	Application not received by Pradhan	45.8
	Lack of money for bribe	14.6
	Name absent in BPL list	12.5
Major reasons for non-selection under schemes	Allocation of house very low	52.2
	Autocracy of Pradhan	28.7
	Lack of money for bribe	13.4
Major hindrances for deriving benefits of the Schemes	Low allocation of house	53.4
	Autocracy of Pradhan	22.5
	Lack of money for bribe	15.9
Average required aid for Construction of Residential house	Average amount (in Rs.)	26726

Source: Field survey, 2004.

As high as 34.4 per cent of the beneficiary households have no strategy about better future living condition, which is true for 29.7 per cent of the non-beneficiary households. As high as 38.6 per cent of the beneficiary and 35.6 per cent of the non-beneficiary households think wage-employment as the strategy for improvement in living condition. While only 5.0 per cent of the beneficiary households think about maintaining/improving the quality of house as the strategy of better living condition, as high as 28.1 per cent of the non-beneficiary households think so. There is large non-response from both beneficiary and non-beneficiary households on the question of strategy to improve living condition. Thus, absence of any strategy alongwith non-response cover a significant percentage of households on the question of strategy for improvement of living condition, which is 45.2 per cent of the beneficiary households and 46.0 per cent of the non-beneficiary households **(Table-5.104)**.

Table - 5.104
Strategies of Sample Households about Better Future Living Condition

Major Strategies	Beneficiary	Non-Beneficiary	Total
Employment/Wage Enhancement	38.6	35.6	37.4
Maintenance/Improving the quality of house	5.0	28.1	14.2
Thinking about better future of children	13.3	4.1	9.6
No strategies about future	34.4	29.7	32.5
No Response	10.8	16.3	13.0
Total Households	480	320	800

Source: Field survey, 2004.

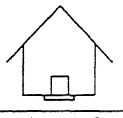
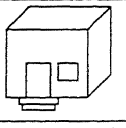
The major suggestions for improvement of housing schemes from beneficiary households include 'increased aid' (64.5 per cent), 'bribe-free enlistment and allotment of house' (25.8 per cent) etc. The suggestions from non-beneficiary households include 'poverty to be taken as basis of selection, and not caste' (44.7 per cent), enhanced aid (25.9 per cent) etc. **(Table-5.105)**.

Table - 5.105
Major Suggestions for Improvement of Housing Schemes

Suggestions	Beneficiary	Non-Beneficiary	Total
Aid should be increased	64.5	25.9	48.9
House to be given without bribe	25.8	7.5	18.4
Selection procedure to be finalized by higher officials	8.7	14.7	11.1
Selection of beneficiary to be based on poverty, not on caste	7.0	44.7	22.2
Allocation of house to be increased	-	16.2	6.5
Selection of beneficiary should be impartial	12.7	33.4	21.0

Source: Field survey, 2004.

5.12 Construction of Houses

Non-Beneficiary Households		Beneficiary Households	
I	***Decision Making***	II	***Decision Making***
i)	Self-made houses with self (family) labour, hired labour and materials collected and bought.	i)	Not solely self-made, but generally the beneficiary controls decision on how to construct houses. Both family labour and hired labour used; sometimes materials are supplied by Gram Pradhan (external agency) on which the beneficiary has no control.
ii)	No supervision by external agency.	ii)	Supervision/control by external agency.
iii)	Self-purchase (chosen) of construction materials.	iii)	Both self-purchase (chosen) construction materials.
II	***Materials Used***	II	***Materials Used***
i)	Generally kaccha houses, of which the materials are the following:	i)	Generally pakka (without floor) houses, of which matrials are the following:
	a) Wood, b) Bamboo, c) Thatch, d) Tiles, e) Straw, f) Leaves, rope etc.		a) Bricks, b) Sand, c) Cement, d) Iron e) Stone, f) Tiles (concrete).
III	***Shape and Durability of Houses***	III	***Shape and Durability of Houses***
i)	Generally Conic 	i)	Generally Rectangular 
ii)	Generally termite affected, roof leakage, and ultimately dilapidated without maintenance.	ii)	Generally strong, however, less ventilated so far, and apparently durable.
IV	***Finance for Housing***	IV	***Finance for Housing***
i)	Self-finance (from past saving)	i)	Aid (government supported)
ii)	Gradual construction by stages	ii)	Construction by two stages (installments)
V	***Status in Ownership/Identity***	V	***Status in Ownership/Identity***
i)	Independence, debt-free (housing related)	i)	Dependent, indebted (housing related)

CHAPTER SIX

FIELD DIARY : QUALITATIVE OBSERVATIONS

6.1 Some General Observations: Housing in Uttar Pradesh

The original settlement of people in the remote past, the habits and traditions, customs and beliefs continue to determine the living perimeters of people in UP, as it may be in other regions of India (Kumar, Shalini, n.d.). These include living on land, with domestic animals, with nature-based rituals and practices. The indicators of social inclusion and exclusion also determine the specific settlement of people in village UP.

We did not find any sense of privacy in the living conditions of people in general in the villages that we observed. It is an open space, with no obstruction that we encountered while entering into any of the residential units that we were interested to enter into. This included not only the households in our sample but also other households. In fact, many of the households so far not included in the list of beneficiaries under Government-sponsored housing schemes came forward to show the housing-related conditions of living. Keeping living condition secret happens in a so-called higher stage of civilization. It is also true that demonstration works for the highly economically affluent people. For the bottom income-cum-asset poor people in village UP it was neither demonstration nor less civilization. It was an attempt by the village-settled people to make the less sensitive people in the civil society a little more sensitized in terms of the living conditions of the mass society.

At the level of the household we did not find any separation by gender, age etc. Though in many of the cases it was a separation along caste line within the same village. It means that a particular caste at the bottom of the social ladder often has to stay at a distant place, delinked from the major or dominant castes settled in the same village. The village as the unit remains accommodative but the hamlets remain separated. Often the infrastructure-related conditions show development-differential within the same village based on this separation. One reason why housing schemes target more at SCs may be their lagging behind in terms of both physical and social indicators.

The family members generally are used to live in a single space, which is non-compartmentalized. This is true more for the income-poor households who can not afford to build more than one room. Often the female members remain outside the residential unit during daytime, and the male members stay outside the house during night. Under adverse natural conditions this may show problems for human living.

In terms of physical facilities in the houses of income-poor people, there is scope for very little ventilation by number and size of windows. The height of the doors is also very low.

It is not very clear if the houses are so built to reduce maintenance cost that may be needed by replacement of doors and windows. It also may be that people feel more secure by making the living space more confined by strong walls, strength understood by resistance from the potential thieves and animals. It also may be that the technology-cum-cost is beyond the ability of the owner of the residential unit to shoulder.

The physical distance between any two houses is often not understood. In this sense, the location of the houses is apparently boundaryless. This has exceptions for the dominant caste and income group. This has exceptions also for the downtrodden caste (untouchables) in society. The latter is separated by selection of their specific location. The boundaryless residential units, however, may not show consolidation of the people across castes settled in any village nor does it show absence of divisions within the rural society. The people close to the Gram Pradhan feel more comfortable relative to those who opposed the present Pradhan in the last election or who express dissidence.

Separate bathing facilities are generally absent in most of the houses, income-poor and non-so-income-poor. Kitchen facility is generally not understood as having a separate room for cooking purposes. Often it is done in the open space adjoining the residential unit. The female, generally married middle-aged member of the house, cooks in presence of the children following primitive fuel that often affect the health of the children in addition to the cooking mother. There is no common time for taking food in the family. Often children are seen to take food in an open filthy environment. In spite of a pollution-free environment, health of people get affected because of unhealthy cooking practices, unhealthy food consuming practices, and living with nature without any health-related protective measures. Generally it is an accommodative household having individuals of three generations. The old age people guide the whole system in village UP. Toilet is rarely present. There are also socio-cultural taboos supported by traditional practices to have toilets inside the residential unit as they are in urban areas. The absence of general sewage also affects construction-cum-use of toilets.

The households own assets by types like durable consumer goods, non-living productive (agricultural) assets, and living assets. The living assets are cows, buffaloes, goat, pig etc. The ownership of assets mostly remains culture-specific. Generally, the owners of the domestic animals do not treat these as saleable products to earn income. People live with these domestic animals even when these are used for production purposes. The humane dimension of living with animals exists here. These general observations are true across the selected regions in UP and across social (caste) categories

6.2 General Observations: Regions, Districts, Blocks, and Villages

6.2.1 Region Bundelkhand : District - Jhansi

6.2.1.1 Living Condition of Households

The selected villages were afflicted with lack of proper educational opportunities, lack of health facilities, seasonal unemployment and presence of social nuisance.

Despite the presence of primary and middle-level educational institutions, the educational status of the sample beneficiaries was very poor. We found coexistence of poor quality of education, labour-intensive farming resulting in high demand for labour hours, and low yield of agriculture.

It was also observed that there was high dependence on non-registered medical practioners, local *'vaidayas'* and traditional ways of treatment. The government medical institutions were not only inaccessible but the quality of services imparted by them was also of low grade. Asthama, T.B. and other such diseases were prevalent. Apart from this, consumption of liquor, drugs, and other intoxicants was also found to be very popular. This is because of the local production of liquor by traditional methods and propagation of addiction to drugs ('Ganja') by mine contractors.

Various social evils like abandoning wives by their husbands, polygamy, gambling etc were widely found to be prevalent in these families. This was because of migration of these labourers to big cities and also due to windfall gains or fluctuating hikes in their incomes.

6.2.1.2 Documentation

The BPL survey report1997-98, which is the basis of selection of beneficiary at the levels of district, block, and village, was non-satisfactory at the time of our study.

The regulation of the Housing schemes was transferred from DDO to PD, DRDA through a Government Order two years back. Therefore, the authorities concerned were not able to answer to many of the queries. We also faced problems regarding collection of secondary information and documented unpublished data relating to the schemes.

There were imbalances in distribution of functions at Panchayat and Gram Sabha level resulting in lack of coordination.

6.2.2 Region Bundelkhand : District – Mahoba

6.2.2.1 Identification of Households

We found several anomalies in the BPL list. For example, some of the poor families were not registered in the BPL list; some of the BPL families even after registration have not been benefited by the schemes. We did not find the updated BPL list for the last five years. The district does not have any record showing the homeless families.

6.2.2.2 Living Condition of Households

Almost all the villages were suffering from absence of of irrigation facilities. The fertility of the soil is low that results in low productivity. The small and marginal farmers produce only subsistence crops. The occupation of animal husbandry remains a rare possibility because of prolonged summer and absence of irrigation facilities. The only industry found was stone crushing industry. The government-sponsored employment-cum-poverty alleviation programmes have so far failed to encompass local poor people resulting in massive forced migration.

6.2.2.3 Wage Employment

Thus, the regions differ by initial conditions and reasons behind migration. Low migration in one region is explained by positive job opportunity inside, while in the other region it is explained by uncertainly in moving out.

6.2.3 Region Eastern U.P. : District – Gorakhpur

6.2.3.1 Responsibility of the Scheme

We found that for the regulation of a large welfare programme, like Rural Housing, none of the authorities was ready to shoulder the responsibility. DRDA officials delegated the responsibility to the Panchayat who were responsible for actually carrying out the construction work while the Pradhan shifted the responsibility to the block officials who shrugged-off the responsibility as they maintained that they were not empowered formally for the regulation of this scheme.

6.2.3.2 Local Employment

The non-beneficiary families alleged that the distribution of Houses in the scheme was carried under political influence. We found a high rate of migration among male workers who work as day labourers in cities like Delhi and Bombay for around eight months a year. The reason for such large scale migration can be seen in the fact that the prevailing local daily wages (for males Rs. 40.00 and for females Rs. 25.00) are low and insufficient for subsistence (Area source: Block-Pipraich, Village-Mahuawa Khurd).

6.2.3.3 Samagra Gram Yojana

The guiding principle behind selection of villages for Samagra Gram should be its vulnerability to natural calamities or economic condition rather than political motives (as reported by Shree Jai Prakash Misra, Chief Development Officer)

6.2.3.4 Political Interference

Administration must take preventive measures for avoiding undue political interference in the regulation of welfare schemes, which are adversely affecting the process (as reported by Dr. Babban Upadhyay, BDO, Pipraich)

6.2.4 Region Eastern U.P. : District – Varanasi

6.2.4.1 Allocation of Funds

There was delay in fund allocation. The credit allocation from DRDA to the revenue villages was done mostly four to five months ahead of the end of the financial year. This led to delay in the whole process from selection of beneficiary households to construction of houses. There were several beneficiaries (for the financial year 2002-03) in the selected districts who could not complete the construction work as on the date of survey, due to non-receipt of funds (Source: Informal discussion with DRDA officials).

6.2.4.2 Monitoring and Administration of the Programmes

There was no appraisal of the works/ targets distributed to the villages by the district resulting in reallocation to already benefited villages and deprivation of disadvantaged ones.

There was no pre-planned programme schedule for surveying the progress of the housing schemes following which the authorities could evaluate the work at village level.

We found that for looking into the problems of the beneficiaries the District authorities named their proxies who were unable to act independently on the complaints and took decisions with bias towards power and pelf, under the peer pressure. The staff and the nodal authorities of the selected blocks and districts were confused with regard to the information relating to the families living below poverty line and the parameters for the selection of the beneficiaries under the Rural housing schemes. There was no proper maintenance of records regarding the rural housing schemes.

There was lack of co-ordination between the Pramukh and staff of Cholapur Block and often this block was marred with undue political interference in implementation of welfare schemes. The officers at the block level often have no co-ordination with the workers of Panchayat level.

6.2.4.3 Additional Housing Schemes

There was lack of co-ordination between the different departments running other housing schemes. For example, the rural housing programme being run by the Central Government, Fishery Housing Scheme run by the Department of Fishery, and *Bunkar Housing Scheme* run by Bunkar Welfare Committee were working independently and the details of their schemes was not available with DRDA. This resulted in lack of departmental co-ordination.

6.2.4.4 Role of Panchayat

We found that the people from scheduled caste and other backward castes are used to getting discriminatory treatment at the hands of Gram Pradhan in the distribution of welfare benefits. The Pradhan and Secretary were found to select the beneficiaries in defiance of the prescribed rules with the result that non-eligible members of the same family have got more than one house under the scheme while the eligible members of the Scheduled caste were deprived of the benefits. Drinking water facility was also inadequate in the scheduled caste colony. While installing hand pumps, on an average, one hand pump of India mark-II was installed for 30 scheduled caste families, while non-scheduled caste families had one hand pump of India mark-II per two to three families. The children of scheduled castes were denied admission to primary school of the village for unknown reasons (area source: block-Cholapur).

We found several irregularities in the functioning as well as regulation of welfare schemes executed by Gram Panchayat. The construction works like 'nallah', 'kharanja' were visible only at the exterior of the village and the interior of the village remained neglected. Panchayat Secretary undertook the construction of toilets, which was not usable. General meetings of Panchayats were not generally held to decide the modus operandi of welfare schemes. Large-scale irregularities were found in the selection of beneficiaries that was done

solely by the Pradhan and a few influential people of the village (area source: block-Cholapur).

6.2.4.5 Village Saturated by Development Schemes

In the district Varanasi, block Arajiline, Village Ayodhyapur, once selected for the inspection of the-then Chief Minister Ms. Mayawati, seems to be an ideal village. It has got the basic Infrastructure, like education, health, safe drinking water, roads, and electricity. The Rural Housing Scheme was implemented to the satisfaction of the beneficiaries in the village. There was no case of eligible non-beneficiary. The only problem faced by the Panchayat was with regard to distribution of houses to all the poor families, as the target of allotted houses was less than the requirement, with the result that a revenue village was not able to secure any benefit from the rural housing scheme.

6.2.5 Region Central U.P.: District – Sitapur

6.2.5.1 Role of Panchayat

As reported by Sri D.C. Tripathi, Project Director, DRDA, Pradhan or Panchayat practices manipulation, based on politics of votes in the allocation of houses following which genuine candidates are deprived from the facility. As reported, the Panchayat has been empowered so much so that the name of the candidates selected by them cannot be cancelled at the higher level. As Panchayat and Pradhan got power, monetary corruption got decentralized. Village Pradhan, Panchayat Secretary, ADO and in some cases VDO are also involved in monetary corruption.

The opposition (defeated candidates in Panchayat elections) has no role in the Panchayat meetings even when the meetings are conducted in the presence of the members of the Panchayats (area source: block - Sidhauli, village - Tikauli).

Muslim, Harijan, Brahmin across religions and castes live in this village. The major percentage of population is Muslim. People are educationally, economically, and culturally backward in this village. Socially there is lack of mutual understanding. The work-system of the Panchayat is one sided. During Panchayat meetings the members of the opposition (party) do not join. On the contrary, they create obstructions often with externel political support. Therefore, the village remains underdeveloped. (area source: block - Sidhauli, village - Manwa).

6.2.5.2 Empowerment of Government Officials

The responsibility of allocation should be done with cooperations of government officers. VDO, PD, CDO, and DM should have power to delete the names of wrong candidates and to select the deserving candidates (as reported by Sri D.C. Tripathi, Project Director, DRDA).

Block officials have no control over the village development secretary. The secretary works according to his own wish (as reported by Sri R. K. Trivedi, BDO, Sidhauli).

People have no faith on the government (area source: block - Sidhauli, village - Manwa).

6.2.5.3 Selection of Households

For the selection of beneficiaries, at first, the list of names should be taken from the villagers, following which the block should survey and select the deserving beneficiaries. The benefit of any programme at present is based on the programme of five to seven years back. This is not justified, because it is quite possible that the person who was poor at that time may have become rich now. In the same manner, the person who was rich at the time of launching the programme may have become poor now. Political dominance has also been found in the functioning of the housing schemes in the district (as reported by Sri R. K. Trivedi BDO, Sidhauli).

In the village level the open meetings of Panchayat regularly take place and the proposals come in front for the housing schemes. However, some of the persons close to the Pradhan cancel the names of some people who cannot give commission or bribe them (area source: block - Sidhauli, village - Tikauli).

6.2.5.4 Infrastructure Facility

The village is situated six km. from the main road. Villagers have to cover a two km. long "Kaccha Road" to reach the main road, the condition of which becomes very poor during the rainy season (area source: block - Biswan, village - Majhgawan Khurd).

6.2.5.5 Support for Upgradation of House

As reported by Sri R. K. Trivedi, BDO, Sidhauli, complete houses and upgraded houses should not go together in any single village. So far as complete houses are concerned, there rarely come problems, but in the case of upgradation, different types of complaints arise.

6.2.5.6 Migration

We observed that migration was very low in some areas of the central region even when the availability of wage employment was very low in these areas, and per day per labour average wage was as low as Rs. 20.00 to Rs. 35.00. The unawareness, illiteracy, lack of communication, distance, absence of road connectivity, lack of confidence of poor people, unknown fear about new places etc. are the main factors, responsible for low migration of the people in this region.

6.2.6 Region Central U.P.: District - Kanpur Nagar

6.2.6.1 Documentation of Programmes and Administrative Failure

The maintenance of the housing-related documents in the DRDA level is very poor. We found that the Project Director of DRDA ordered his subordinates several times to present the documents for last five years, (related to BPL and housing schemes) but they could not present them. There was also doubt about the authenticity of the documents presented

subsequently. The following are some of the reasons for the poor documentation at the official level:

a) The responsibilities related to the schemes had been changed several times at the administration level.

b) The works and responsibilities of the subordinates had been altered by many ex-project directors several times.

c) Lack of cooperation among the DRDA officials and absence of promotions, transfers etc. in their services are also responsible for this.

d) Almost all the works of the district are directed by the DRDA, so that the DRDA officials claim to be under work pressure.

e) Irregularities in the attendance and punctuality of the DRDA officials were also observed.

f) The development-related funds of MLAs and MPs are channelized through DRDA. This is the reason (political) why the DRDA officials pay more attention to these matters.

g) The president of DRDA belongs to a political party.

h) The staff at DRDA office are used to abstaining from their duties or remain indifferent towards their assigned work. They lack mutual cooperation. There was no proper scheduling with regard to their transfer, promotion and demotion.

i) The DRDA (Z.P.) chairman is from a political party and the concern of DRDA is more on those schemes which were funded by M.P. and M.L.A. constituency fund.

j) There was no provision to evaluate the performance of schemes run by DRDA through an external autonomous institution.

6.2.6.2 Empowerment of Government Officials

There is no provision of training provided by the Government on the strategy to implement schemes. This is the reason behind the difference between the main target and the target at the level of Gram Panchayat. The PDs of DRDA also do not take any interest.

6.2.6.3 Political Interference

The allocation of houses in the village housing scheme is done (given) to the village Panchayat by DRDA. In this situation the Pradhan of the Gram Panchayat, head of the block, members of district board, MLAs and MPs pressurize DRDA to allot more houses to villages that they favour. As a result, DRDA gives more target to these villages. In this situation, many deserving villages which need houses are deprived from the facility.

While talking to the officers of district and block levels, it seemed that in order to maintain their posts and locations of present posting, they take some hasty decisions under political pressure.

The Government of Uttar Pradesh has been trying to stop Ambedkar village programme and 'Samagra Gram Yojana' that were being implemented. Under this scheme, there will be no standard norms for selection of villages, but MLAs and MLCs will be the authority to choose five villages every year. The chosen villages will be provided the facilities of all the projects. We felt that the public representatives were taking interest in selecting their voters-cum-villages only. They are selecting the villages on the basis of assured vote bank.

For example – in Kanpur Nagar, 70 villages were marked by the district administration with the help of public representatives and almost 70 per cent targets are allotted in these villages. Thus, the rest 830 villages were supposed to get only 30 per cent of the whole target, which can not be justified. In Kanpur Nagar, there are 900 revenue villages.

6.2.6.4 Selection of Beneficiary

According to a State Government Order, the beneficiaries would be selected through open general meetings of Gram Panchayat in conformity with the parameters even if the family (beneficiaries) is not listed as BPL unit. However, during the study of selected Blocks and Gram Panchayats in the district, we found that only those families got benefits through the schemes which were listed in BPL 1997-98 survey.

Since the process of selecting revenue villages is guided by political masters, the director/officers concerned at the block and district levels take decisions under political pressure in order to save/secure their position, retain present postings, stop transfer and ensure promotion.

The secretary often influences the decision making of selecting beneficiary in Gram Panchayat meetings.

6.2.6.5 List of BPL Households

The list of families living Below Poverty Line is incomplete and improper as it does not contain the names of all families that are, in fact, living BPL (area source: village- Makanpur).

The eligible non-beneficiaries of the village who live in abject poverty and are homeless did not figure either in the BPL list or in permanent beneficiary list due to which they were not able to avail the benefits of the IAY. It is imperative to note that on the directive of DRDA and Block in this village, only BPL families were selected (area source: block – Bhitargaon, village- Sihupur).

6.2.6.6 Functions of Panchayats

This village is chosen under 'Samagra Gram Yojana'. Various welfare schemes are carried out in this village. The Gram Pradhan, Ashok Sachan, at the time of survey, was an influential person who singly influenced the Panchayat and village. The village is divided into two parts: Village – Proper, and a relatively backward area, Tribhuvanpur. While the village proper is endowed with all the basic facilities, Tribhuvanpur is marred with several social, and economic problems. The people settled here do not migrate because of illiteracy and fear of unknown external world. Some of the households benefited from the Rural Housing Schemes, but a lot needs to be done in terms of provisioning proper housing facilities for the residents of Tribhuvanpur (area source: block – Bhitargaon, village - Sihupur).

6.2.7 Region Western U.P. : District – Mahamayanagar (Hathras)

6.2.7.1 Problems of Governance

The district officials could not provide necessary information on major questions that we asked on housing schemes and related living conditions of people settled in the district.

The target and allocation of funds for various developmental schemes were done during Jan-July 2004 to Aligarh and Mathura before the constitution of the new District, namely, Mahamayanagar (Hathras). The district Hathras was originally constituted in 1997-98, and then merged with the districts of Aligarh and Mathura by selected regions by an UPGO dated 12 January, 2004. Hathras again emerged as a separate district on 6 July 2004 through High Court order. These led not only to uncertainty but problems in governance that got reflected in poor records of information.

Almost all the BPL families were reported to have been benefited by the housing schemes. However, as the target fixed for the IAY comes from the DRDA to Gram Panchayat, the number of beneficiaries remains the same. It is reported that the names of non-BPL households of the same community are included in the list by Gram Pradhan and Panchayat Secretary, at their own discretion. The list is sent to the block, from where it is forwarded to the District. This arrangement is in the knowledge of Block officials who are in collusion with the Pradhan and the Secretary. Because of the non-availability of any BPL list and the beneficiary list at the DRDA level, the list sent by the block is directly accepted without any crosscheck and funds are sanctioned to the respective Panchayats. We observed this in the G.P. Madhabhoj of Sahpau and G.P. Iqkbalpur of Sikandrarau.

The distributions of benefits were skewed in favour of those families, which were not entitled for such benefits. The people's representatives (MLA, MP) since the past one year allotted 50% of the benefits of the whole district to the Samagra Gram Yojana. Being members in the assured vote bank was the only criterion for the selection of such households. The rest 50% of the targeted allocation was made under political pressure, so that the flow of benefits was towards the non-eligible villages which were the vote banks of political representatives.

The welfare schemes are regulated by different departments, e.g. social welfare, basic education, I.C.D.S., DRDA, DUDA, Agriculture, Irrigation, Panchayati Raj etc. In the absence of coordination among the departments, these schemes are carried out in different directions.

6.2.7.2 Work Culture of Block Office

In the selected block, Sahpau, there is no BDO for the last three years. For the last one and a half year, J.E. (Minor Irrigation Deptartment) has been looking after the work of ADO, Public Welfare Department. It was reported that though the BDO of Sadabad had been given additional charge of this block six months back, he never paid a single visit to the block and carried out the work through telephone. Lack of supervision by a responsible authority/official had been adversely affecting the regulation of various welfare schemes.

Four posts of ADO out of seven sanctioned posts in the block lay vacant. There are sixty-five G.Ps. under the block, for which there were seven VDOs and twenty five VPOs averaging to one VDO for one Nyay Panchayat and one VPO for three Gram Panchayats.

This is in violation of the U.P. State Government Order, which states that there should be one VPO residentially located for each G.P.

The selected block Sikandrarau has all the officials from the local area excepting the ADO and BDO. These locally settled officials are active in local politics and work for their personal benefits and benefits of their local relatives that affects IAY adversely.

The execution of housing schemes in the Ganthari Gram Sabha of the block Sikandrarau was noticeable by discriminating irregularities. The Gram Pradhan, Shri Gyan Singh, informed that for every developmental-cum-welfare programme sanctioned for the village, a commission had to be paid to the Block and Village level officials, failing which the village would not be provided any welfare scheme.

(In his own words "आवास के अलावा अन्य विकास की योजनाऐं जनपद या विकास खण्ड से ग्रामों को दी जाती हैं, उन सभी योजनाओं हेतु जिले एवं विकास खण्डों को पैसे देने पड़ते हैं, जिस कारण लाभार्थियों से पैसा लेना हमारी मजबूरी है। यदि हम जनपद या विकास खण्ड को पैसा ना दें, तो हमारे गाँव को किसी भी योजना का लाभ नहीं मिल पायेगा।") We found the report as a true one after checking it at the village level.

6.2.7.3 Documentation

We faced the following problems in collection of relevant information for the last five years from both the selected blocks of the district. These problems are shown below:

a) Information were incomplete and mismanaged
b) Information were not in the prescribed format
c) Denial of responsibility for incomplete information among officials.
d) Data records at district and block levels were not compatible.
e) Absence of records at the block level.
f) The information at village level were not updated at the block level, for which block staff was found waiting for village staff.

6.2.8 Region Western U.P. : District - Muzaffarnagar

6.2.8.1 Functions of Blocks

We found that the number of Block Development Officers was less than the required one, which hampered the regulation and functioning of developmental works carried out through the Block. There are fourteen blocks and the number of BDOs is only six who are additionally responsible for the rest of the eight blocks. The BDOs are not able to pay attention to the work and most of the developmental work is carried out by the 'Prabhari' BDO. The additional burden imposed by the frequent meetings at the district level reviewing the development and welfare schemes engage these officers in collecting information than regulating the welfare schemes.

The major constraint faced by the blocks of the district was the absence of regular BDOs for the past few years. It was also observed that frequent transfers of BDOs and their indifferent attitude had been hampering the development work. For example, in the block Morana, there is no regular Block Development Officer for the past four years. Similarly, in the

block Charthwal, there is no independent Block Development Officer for the past eight to ten years. In the selected Blocks, it was found that BDOs were irregular in coming to the block and carrying out their routine duties through 'Prabhari' BDO (which were Junior Engineer-minor irrigation, in both the places) on telephone.

Due to indifference and absence of the BDOs, the associated staff at the block remained reckless, and hence, the meeting of the village level workers could not take place.

We found that the Panchayat offices of the selected villages had no information relating to the housing and infrastructure facilities in the village. The relevant information had to be arranged by the village Panchayat through the respective Blocks.

The appointment of the village development officers is not in consonance with the directions of the Government Order of U.P. Government, which makes the appointment of one village development officer for a population of five thousand. Our search shows that the basis of appointment was 'Nyay Panchayat' due to the scarcity of officers. It was also found that there was no designated office for these VDOs. We observed a general non-consensus between village development officer and Secretary and no positive relation regarding sharing the work and responsibilities.

6.2.8.2 Political Interference

We came to know that the villages, which were chosen under the Samagra Gram Yojana, follow the pattern of Ambedkar Vikas Yojana. These chosen villages were fully benefited by the fifteen point programmes. These villages were selected by the MLAs/MLCs based on their political interest. In fifty percent of the cases, the Gram Pradhan of the village is associated with the political (peoples') representative. There is no parameter set by the administration for distribution of benefits in these villages; thus, in the prevailing scenario the welfare of the selected villages occupies prime importance and there is political pressure on the development officers for the completion of these works which adversely affect the development work of other villages/ areas.

The funds of the MLA/MP for development schemes in the respective areas are often used to serve their political means through which those who are close aide of the MLA/MP are benefited. The project director, DRDA, apprised us of this malpractice and told that in case any administrative officer would try to oppose the malpractice, he would be served with transfer order. Thus, the working of DRDA is indirectly affected and in most of the cases, the administrative officer has to adjust with the situation.

6.2.8.3 Positive Sign

The working of the departments at the district level was satisfactory and all the departments were established, with departments working in cohesion and cooperate with each other in welfare schemes. One of the major reasons behind this was that the CDO of the District was not transferred for the past two years.

6.2.8.4 Documentation of Records

The maintenance of records at the block level was in a poor state; the village wise BPL list was not available at the district level. In the absence of the past records and information regarding the previous allotment of houses, it was not possible to analyze the allotment of houses in the previous year in a number of villages.

The information provided by the Block and Gram Panchayat of selected villages varied substantively in the contents. For example, in the Charwala village under Morana block, we found that the list of BPL households at Gram Panchayat level had 82 units while the corresponding list at the block level had 52 units only. This supports the allegation that the Pradhan and Secretary manipulate the list to provide benefits to non-eligible candidates.

6.2.8.5 Peoples' Participation in Panchayat Activities

In the villages, we found poor participation of people in the open general meetings of Gram Sabha; often the meetings took the form of group meetings consisting of those who are close to Pradhan. The proposals brought in such meetings and passed were suitable only to the interests of the Pradhan and his associates, and hence, the requirements of a larger section remain neglected. The participation of a majority of villagers on the issues related to village development is limited as they are sidetracked, and deprived of the benefits partially or wholly.

6.2.8.6 List of BPL Households

The majority community of the village Nanglna Rai of block Charthwal do not have their names in the BPL list due to which they are not able to get benefits of the IAY; the majority of the Muslim community came to this village seeking shelter in the aftermath of the Babri Masjid related roits in Ayodhya in U.P. in 1992. These families did not have proper housing facilities at that time. While some of these families were given the benefits of the scheme, others still wait for the houses. Most of these families do not have proper housing even at the time of our study.

6.2.8.7 Minimum Needs Programme

The selected beneficiary households reported a poor state of the programmes that are meant to cover Aaganbadi and Balwadi programmes, medical facilities for the women and children.

There are no visible educational centers in Mathura Gram of the block Charathwal. These centers exist merely on paper. The concerned officers have plundered all the potential benefits.

6.3 Specific Observations : Housing-Related Living Conditions

Gram Panchayat does the process of selection of households as probable beneficiaries in rural development programmes, although it has no power to alter, amend, add, or remove the names from the BPL list, which is prepared by the State Supply Department and sent by the DRDA. In absence of the BPL list, Panchayat is not in a position

to allocate benefits to those eligible beneficiaries whose names are proposed for the benefits under rural development schemes.

We observed at the village level that more than one candidate of the same household (unit) benefited from the scheme. In order to appropriate the benefits from the rural development programmes, the members of the same household projected themselves as belonging to different households by showing separation of their kitchens. Strategically, thus, the demand for subsidized rural development programmes is accelerating, which, in turn, is leading to problems in the selection of genuine beneficiaries. The Chairman of Gram Panchayat, based on lobbying, provided the benefits; those beneficiaries were selected who voted for the elected chairman. The benefits were given in such a way that all the households were covered, e.g., 10 per cent covered by housing, 5 per cent by hand pump, 20 per cent by (BPL) ration card, 40 per cent from employment programmes (kharanja work, daily wage labourer, asset creation etc.). This is also the reason for persistent weak linkages among various schemes and there is no Government Order at the administrative level to maintain linkages between development-cum-poverty alleviation programmes.

The financial targets for housing schemes are in two forms, one is full benefit for total construction of a house and the other is partial benefit for upgradation of the constructed house. In such cases, there is often dispute at the time of selecting beneficiaries in the open general meetings of the Gram Sabha, because every household likes to take the full benefit instead of benefit for upgradation.

The basis for selecting villages under the IAY are not clearly defined. This has posed serious problems in the universal distribution of benefits to the villages. Earlier, more than 50 per cent of the target was distributed to the Ambedkar villages. Later on, population was made the criterion for selecting the villages and priority was given in selecting villages having large population size. At present, the selection of villages is done on the basis of priority indicated by the Samagra Gram Yojana, in which the selection of villages is made by the respective MLAs/MLCs of the constituency. The villages which are prioritized under the Samagra Gram Yojana also receive the benefits of the IAY, where main concern of the politicians is often vote bank. The DRDA has no record of villages which earlier got benefits through the scheme. Therefore, the only point taken into account while targeting the villages is that those villages which were left behind in the preceding year are targeted in the current year. Thus, the criteria and factors for selecting the villages are not coherent.

The ratio of 40:60 in the selection of beneficiaries is highly skewed in favour of SC households because the distribution of targets made earlier is not taken into account. This results in large allocation of targets to non-eligible SC beneficiary households while eligible non-SC candidates remained deprived of the benefits.

In pursuance of Government Order, a permanent list for housing schemes is made in which several non-eligible households are listed. No change in the list is possible because selections are solely made by the respective Panchayats.

Several discrepancies were observed in the documentation of the data at the district and block levels, e.g., information brochure and documentation were done in different ways at the block and district levels. Despite the availability of basic data like BPL Survey Report and Progress Report, the information regarding their availability was not with the staff. Complete information regarding schemes was also not available due to frequent changes of the in-charge of schemes (e.g. transfer of in-charge-ship from DDO to PD of DRDA).

The number of households living Below Poverty Line is continuously increasing due to the disintegration of joint family. It was observed that a BPL family, which is selected under the housing scheme, wants to receive the benefits of the scheme following its division into several nuclear families, as their status remains BPL.

6.3.1 Region Bundelkhand : District - Jhansi

6.3.1.1 Role of Panchayat

We found that regular meetings of Gram Sabha were not held in any of the selected villages. The execution of targeted work allotted to a Gram Panchayat by the block was solely at the discretion of Gram Pradhan and Secretary based on caste, personal relations, political influences, commission from the beneficiary, and was delinked from any consideration for the enlistment of eligible real beneficiary. A beneficiary has to pay Rs. 2000.00 to Rs. 5000.00 as commission to either the Secretary or Pradhan for the release of first and second installment of money sanctioned under the scheme.

6.3.1.2 Inadequate Information of BPL Households

The problems in the implementation of the scheme were due to inadequate information with regard to population Below Poverty Line. The *Basaria* village of *Mauranipur* block had only fourteen families registered as living below poverty line for the year 1997-98, while in the last five years more than thirty seven families have benefited under the schemes, of which half of the families own land area 1.5 to 5.0 acre as well as *kachha* houses.

6.3.1.3 Corruption

We found irregularities in enlistment of genuine beneficiaries under the housing schemes due to prevalence of corruption at Panchayat level.

6.3.1.4 Living Condition

The majority of beneficiary and non-beneficiary population of the selected villages of block Mauranipur owns a land area ranging between one and five acre. However, in the absence of adequate infrastructure (e.g. irrigation, fertilizer, and technical know-low), there persists low level of output per unit of land. This also implied reducing dependence of population for living/earning. The villagers in the block have a high rate of migration; while the selected villages of the selected block Chirgaon situated near the district claims to have better infrastructure for farming and support from the Government of U.P.

There was complete absence of alternative non-farming economic activities like small-scale and cottage industries, traditional activities, and scope for industrial labour.

Economic activities like collection of tobacco leaf, stone crushing, stone breaking etc. were found to be available to the local labourers. Since employment was seasonal, there did exist wide variations in their income levels.

Most of these families were highly indebted. Ailments of various kinds, marriage, releasing mortgaged land, purchase of livestock, and construction of houses etc. were cited as reasons for these debts. As observed, most of these debts were for unproductive purposes. Hence, these poor families could never unshackle themselves from the high interest (5-20% per month) debts of the moneylenders. As a result, their assets like land and other fixed assets were mortgaged to the moneylenders.

6.3.1.5 Migration of People

In our sample, among the beneficiaries and non-beneficiaries of the selected villages of the development block Mauranipur, most of the families owned on average one to five acres of land. But absence of irrigation facilities, infertility of soil and rocky soil, absence of modern farming techniques and management resulted in low productivity per unit of land. Dependence on agriculture for earning was found to be low because of the above reasons. This also resulted in high rate of forced migration from this region. Migration was found to be high also because most of the families were in the clutches of moneylenders. Conditions were found to be paradoxical in the development block 'Chirgaon'. There we found modern methods of irrigation, provision of state aid, and some modern technology being used by cultivators in their farming. Some of the factors responsible for positive development were found to be the availability of irrigation facility, government support, availability of working instruments among cultivators, and easy communication with nearby market.

As these two development blocks (Mauranipur and Chirgaon) are close to the border of Madhya Pradesh (MP), the traders-cum-labour contractors get engaged in construction activities (in both Governmental and Non-governmental). They prefer to employ the poor, unorganized labourers from the remote villages. Depending on the duration and availability of jobs, these labourers migrate to other areas in search of gainful employment. Usually a labourer is found to spend three to six months in the regions of migration or workplace. We observed that this migration was not individual-centered, it was the migration of the whole family in search of works.

6.3.2 Region Bundelkhand : District Mahoba

6.3.2.1 Cost of Construction

The small district Mahoba has rough terrain made up of Plateau and hilly region. The cost of constructing houses here is reported to be more than the cost incurred in the plains. The high cost vis-a-vis low amount of sanctioned funds was reported to be the main problem faced by the respondents. The Project Director (PD) of DRDA suggested that the funds sanctioned for the construction of houses in this area should take into consideration the extra expenditure incurred due to geographical characteristics.

Most of the villages in the district are not well connected by transportation facilities. Because of high transportation cost, the cost on carrying building materials turns to be very high, thereby escalating the cost of construction of dwelling units.

6.3.2.2 Problems of Low Target

The B.D.O., Panwari (Sri Ganesh Prasad), informed us that the allocated target is predetermined by DRDA for each Gram Panchayat. The block office only checks the list of B.P.L. families through A.D.O. and Secretaries of respective areas. The allocation is done after identifying the eligibility of a candidate based on income and present dwelling status. The candidates are selected in ascending order of their income and housing. The problem faced by block officials is that often the list of projected eligible beneficiaries is greater than the targeted allocation for the village. The practice of Gram Panchayat is due to social and psychological dimensions binding on them to enlist more and more families as probable beneficiaries. He further clarified that, for any Gram Panchayat, allocation exceeds target only if there is special order from the DRDA officials (Source Interview).

6.3.2.3 Selection of Beneficiary

The Block Pramukh, Charkhari (Sri Veer Singh Rajpoot), informed that the process of selection of beneficiaries is improper. In order to ensure transparency in the selection process and to ensure the delivery of benefits to the right candidates, he suggested the following steps:

a) The officers at DRDA, Block and VDOs should be collectively involved in the process of selection which should be mandatorily done by open general meetings of the villagers.

b) A committee consisting of 5 to 6 Gram Pradhans or block level officers should be responsible for the selection of beneficiaries.

c) The present grant of Rs. 20,000.00 should be increased to Rs. 29,000.00; priority should be given to those villagers who neither own their houses nor are able to construct their houses.

In some villages where the Gram Pradhans were in financially strong position, the allocation of housing benefits was just and fair with the eligible beneficiaries receiving the benefits. In many villages we found that the basis for selection of beneficiaries was money and proximity to the Gram Pradhans resulting in the selection of non-eligible beneficiaries. The meeting of the Gram Panchayat never takes place as reported by most of the villagers in almost all the selected villages. The Gram Pradhan and members of the Gram Panchayat take decisions on the names proposed as the probable beneficiaries in a meeting held in camera and prepare the final list.

Although sanction of houses is made in accordance with the BPL category, yet due to the discretionary attitude and political interference, the eligible beneficiaries were deprived of the benefits. Sometimes more than one member of the same family got the benefits of the IAY.

The targets set by the district are executed by the Gram Pradhan and Panchayat Secretary. The enlisted beneficiaries are supposed to pay commission for being actual beneficiaries. Thus, the eligible but poor households have more chance to be deprived of the benefits under the scheme.

We did not find proper supervision of the IAY at different levels.

6.3.2.4 Siphoning off of Aid

The working of the housing programme (yojana) took different forms. In some villages, the beneficiaries were supplied the building materials in exchange of funds sanctioned for them for housing. Sometimes the beneficiary withdrew money from the bank and the Gram Pradhan took the money from the beneficiary on the condition of supplying building materials to him. In some cases, though the district authority sanctioned Rs 20,000/- for the beneficiary under IAY, in fact he received only Rs 17,000/-. Neither the beneficiary nor the Panchayat could explain the gap for different reasons.

The role played by banks in the whole process of sanction and withdrawal of fund was suspicious as they did not inform the beneficiaries (withdrawer) how much of their fund is being withdrawn nor asked how much of the total fund they are withdrawing. The illeterate and marginalized poor beneficiaries could hardly think to get their due share, even if they knew the exact share they were entitled to.

The constructed houses of the eligible beneficiaries were found to be of poor quality. The houses of the non-eligible beneficiaries were found to be larger than the prescribed area and the cost of construction for each of them came to be more than Rs one lakh. The beneficiaries reported that, after deducting commission from the sanctioned funds, the amount they received came to be insufficient to construct houses. The beneficiaries, thus, are used to take loans at a very high rate of interest (60 % - 120 % per annum) in order to complete the construction work. The beneficiaries are, thus, suffering from 'housing trap' by continuing to pay the interest on the loan. The principal amount borrowed remains unpaid (Source: Selected villages).

6.3.3 Region Eastern U.P. : District Gorakhpur

6.3.3.1 Natural Climaties

The block Campiarganj of the district has high cost of constructing houses as it faces flood like situation from the rivers that originate from Nepal. For example, Rapti river floods the villages after every one or two years due to heavy rainfall, causing severe damage to the crops, houses, culverts, roads etc.

6.3.3.2 Monitoring of Housing Programmes

We found that for the regulation of a large welfare scheme, like Rural Housing, none of the authorities was ready to shoulder the responsibility. DRDA officials delegated the responsibility to the Panchayat who were responsible for actually carrying out the construction work while the Pradhan shifted the responsibility to the block officials who shrugged-off the

responsibility as they maintained that they were not empowered formally for the regulation of this scheme.

We found lack of monitoring after the targets were allocated by the regulating authorities due to the above mentioned reasons, and improper distribution of the targets by the DRDA to villages as the information regarding previous allotted houses, homeless families, and the number of families living below poverty line was not available.

6.3.3.3 Selection of Beneficiaries

The process of selection of Beneficiary households was not preceded by a general meeting of Gram Sabha and no Gram Panchayat followed the dictated parameters of selection strictly; the selection of beneficiary was guided by factors such as vote bank, caste, local lobby, whims of Block Pramukh and MLA.

6.3.3.4 Siphoning off of Aid

The Secretary and Pradhan took commission (between Rs. 3,000.00 and Rs. 5,000.00) from each beneficiary on the day he/she received the first installment from the bank. The beneficiaries also informed that it was not easy to open an account in the bank. Only those beneficiaries had entries in the passbook who paid commission to the Pradhan and Secretary.

A beneficiary Smt. Gyanwati Devi informed us that after deducting commission only Rs. 17,000.00 remained from the sanctioned money of Rs. 20,000.00. This fell short for constructing house as well as toilet (Area Source: Block Pipraich, Village Basdela Rausar).

The process of distribution of Houses under the IAY was biased and under political influence. The benefits from the scheme did not reach the genuine candidates. It reached those who had access to Panchayat and Pradhan even though they were not eligible. According to Pradhan, the distribution was in conformity with the ratio of 60:40. Therefore, several families who were eligible could not receive the benefits (Area Source: Block Pipraich, Villae Basdela Rausar).

6.3.3.5 Constructed Area

The majority (75%) of the houses constructed under IAY in Basdeela are larger than average limit set for them; e.g. in two houses, four rooms were constructed (Area Source: Block Pipraich, Villae Basdela Rausar).

6.3.3.6 Performance of Housing Schemes in Lakshmipur Village, Block - Kampiarganj

The village Lakshmipur was selected as Ambedkar Gram through a State Government Order in 1997. According to the DRDA survey, there were a total of 316 families of which 28 were Below Poverty Line that included 15 families of Scheduled Caste. The present list of BPL families prepared by the Panchayat has 30 families BPL. According to 2001 Census, the total population of the village stood at 2280 and the total number of families 400. We found serious irregularities in the allotment of I.A.Y. The major factor behind the irregularity was undue political interference in the working of Gram Panchayat. The allegation

from the residents is that because the MLA was a resident of this village, the allocation of the welfare schemes could not be executed in keeping with the Government-set norms. The DRDA makes the targeted distribution of houses under the IAY and PMGAY; the targets for the financial year 2003-2004 were one and nil under IAY and PMGAY respectively. However, by July 2004,15 and 30 houses were allocated under IAY and PMGAY respectively through Block and Gram Panchayat. We found that the Gram Panchayat was not able to exercise control over the distribution of houses. Higher level political decisions dictated the terms and coverage of providing benefits that included non-eligible beneficiaries also. The VDO of the village is an influential person who is alleged to manipulate the decisions of the Panchayat while distributing housing benefits. As we observed:

a) The selection procedure in this village was based on bribing/paying an advance to the Panchayat Secretary and Gram Pradhan for ensuring selection of beneficiaries. The block and bank officials do not release the second instalment of the sanctioned funds if the beneficiary was not in a position to pay a sum between Rs. 2,500.00 and Rs.5,000.00 as bribe.

b) The allocation of houses (about 50%) went to the non-eligible beneficiaries. As against twenty-eight listed BPL families, forty five were benefited from the IAY.

c) The progress report of the scheme at Block and DRDA levels showed that the construction of the houses was complete and were in use. The real scenario was not in conformity with recorded information.

d) No inspection by Government (DRDA, Block) officials was done for the last three years in the village.

e) Of the total beneficiaries, 16 beneficiaries (1-IAY and 15-PMGAY) did not receive the first instalment. Two beneficiaries were not-traceable, twenty beneficiaries had started construction of houses, five beneficiaries have not started construction of houses despite the sanction of funds and only two beneficiaries out of 45 were able to complete the construction of houses.

Source : Field Diary (Observations and Unpublished Documents), 2004

6.3.4 Region Eastern U.P. : District Varanasi

6.3.4.1 Transfer of Charges

The regulation of the Rural Housing schemes was transferred from D.D.O to P.D., D.R.D.A through a Government Order two years back. Therefore, the authorities concerned were not able to respond to our queries; there was no information available regarding the schemes for the last two years. We faced problems in collection of secondary information for the last five years.

6.3.4.2 Payment of Installments under Housing Programme

The list and accounts of beneficiaries supplied by the Cholapur block contained information with regard to only two installments and there was no mention of the payment of third installment. On further investigation, we came to know that the third installment of Rs. 3,000.00 was given directly to Panchayats and construction was carried out by the Panchayat itself (Area Source: Block Cholapur, Village Kaithi).

The money sanctioned for the construction of house under IAY was Rs. 17,000.00 only. Rs. 3,000.00 sanctioned for the construction of toilets was neither accounted for nor

distributed. The distribution of sanctioned funds was done only after deducting a sum between Rs. 3,000.00 and Rs. 5,000.00. Several beneficiaries (who received the first installment in the financial year 2001-2002) were not able to complete the construction of their houses due to non-payment of second and third installments of the allotted fund (Area Source: Block Cholapur, Village Ajgara).

6.3.4.3 Machhua Awas Yojana

Situated on the confluence of Ganga and Gomti the main occupation of the residents in this village is fishery and daily wage earning. The Fishery Department has granted funds amounting to Rs. 20,000.00 for the construction of houses similar to I.A.Y. The beneficiaries of the scheme alleged that the Gram Pradhan and the Secretary of the village are used to taking Rs. 5,000.00 as commission due to which the houses constructed remain smaller than the standard size and do not comply with security standards. Therefore, the houses remain unfit for dwelling. The construction of toilets was undertaken by the department itself and Rs. 3,000.00 sanctioned for construction of toilets was not given to the selected beneficiary. Thus, the invested amount remained lesser than the sanctioned amount. We found seven families who benefited under the scheme (Area Source: Block Cholapur, Village Kaithi).

6.3.4.4 Functions of Panchayat

The Gram Panchayat was not playing a positive role in the development of the village. Neither any general meeting of Gram Panchayat was held, nor any framework for the regulation of various development schemes was in place. We found several anomalies with regard to functioning of Panchayat and regulation of I.A.Y. (Area Source: Block Cholapur, Village Kaithi):

6.3.4.5 Bribe

The beneficiaries claimed that they had to bribe the Secretary and the Pradhan to ensure their selection in the scheme and only those who were ready and able to pay the bribe benefited from the scheme while the poor and genuinely eligible beneficiaries were marginalized (Area Source: Block Cholapur, Village Kaithi).

6.3.4.6 Siphoning off of Sanctioned Aid for Toilets

On evaluation, we found that the amount invested in construction of toilets was only between Rs. 1,000.00 and Rs. 1,500.00, while Rs. 3,000.0.0 was sanctioned under the I.A.Y. It is imperative to note that the construction of toilets was undertaken by the Panchayat (Area Source: Block Cholapur, Village Kaithi).

The Pradhan and the Secretary of the village siphoned off Rs. 1,000.00 from the total amount sanctioned. The beneficiaries also alleged that the actual investment in the toilets constructed by the Secretary was between Rs. 1,000.00 and Rs. 1,500.00, while Rs. 3,000.00 was sanctioned under the I.A.Y. (Area Source: Block Araziline, Village Benipur).

The funds for constructing toilets were not given directly to the beneficiaries. On the contrary, the Secretary was given the money to undertake the construction work. (Area Source: Block Araziline, Village Harsos).

6.3.4.7 Hypothetical Beneficiary Households

The list of IAY beneficiaries has fortyone families. We could locate only thirty families; the eleven hypothetical beneficiaries were not found nor were their houses found. It appears that the fund sanctioned and released for the construction of eleven houses was appropriated by the Pradhan and the Secretary (Area Source: Block Cholapur, Village Kaithi).

6.3.4.8 Bunkar Awas Yojana

In the village, the Muslim population is in the majority. The primary occupation of the villagers is weaving, cloth printing and other handicraft works, so the villagers are able to earn daily wages sufficient for their survival. The Bunkar Kalyan Samiti is operating a housing scheme under which a room of asbestos roof measuring 8" by 10" is provided to the beneficiary. However, they are not considered to be durable and long lasting (Area Source: Block Araziline, Village Benipur).

The beneficiaries of the Bunker Awas Samiti also benefited from the IAY scheme because the houses provided by the former scheme were small and shabby (Area Source: Block Araziline, Village Harsos).

6.3.4.9 Selection of Beneficiary Households

The selection of beneficiaries is made according to the prescribed criterion; the list of beneficiaries prepared by the Pradhan was also in conformity with the criterion. The credit for transparent, and unbiased selection goes to the appropriate supervision of the I.A.Y. by officers and staff of the Block (Area Source: Block Araziline, Village Benipur).

6.3.4.10 Misappropriation of Funds

The amount sanctioned under the IAY was not properly accounted for in the passbook of the respective beneficiary households. The reason for this was misappropriation of the funds sanctioned for the construction of toilets (Area Source: Block Araziline, Village Benipur).

6.3.4.11 Social Gap

The primary occupation of the villagers is farming and wage-labour in the 'Sari Udyog'. The Gram Pradhan of the village belongs to scheduled caste while the majority of the villagers belong to Brahmin caste. This has resulted in lack of coordination among people from dominant caste and Pradhan in implementing the IAY. Thus, a few non-eligible beneficiary families corner the benefits of the scheme while the eligible beneficiaries are deprived of the benefits(Area Source: Block Cholapur, Village Chaubepur Khurd).

6.3.5 Region Central U.P.: District Sitapur

6.3.5.1 Selection of Villages

No guideline has been floated/issued by the Government about the basis on which the villages should be selected. The Government of U.P. should have a formula for allocation of houses for the villages (As reported by Sri D.C. Tripathi, PD, DRDA).

At the village level we found that the block had not recorded the names of defaulters in the list (Area Source : Block Sidhauli, Village Tikauli).

6.3.5.2 Selection of Beneficiary Households

The Government in principle visualizes peoples' participation/representation in all the projects through participation by peoples' representatives. The peoples' representatives use their erratic power in selection of works as well as beneficiaries. This often leads to non-eligible families receiving benefits from MPs and MLAs (As reported by Sri D.C. Tripathi, PD, DRDA).

The selection of undeserving beneficiaries can not be checked from the block level, as opined by one BDO. However, he reports that efforts may be made to check the undeserving beneficiaries from getting benefits of the scheme. Political pressure needs to be checked to attain this objective (As reported by Sri R.K. Trivedi, BDO, Sidhauli).

6.3.5.3 Payment of Aid

Dominating Pradhans take the money sanctioned for the beneficiaries on the assurance of providing construction materials. At the end, neither money nor materials are given. Because of the domination of Pradhan and his political reach, nobody can dare to report to the higher authority. Poor people can not reach the power peak (As reported by Sri D.C. Tripathi, PD, DRDA).

In the case of upgradation, the beneficiaries have been given 4000 bricks in lieu of Rs. 10.000.00 and only 450 bricks have been given for the construction of the toilet (Area Source : Block Sidhauli, Village Tikauli).

In many cases the Pradhan and the Secretary are alleged to have taken cash from the beneficiary. In lieu of money that he gives, the beneficiary gets 4000 to 6000 bricks and proportionate cement. The Government officials who come to check the proceedings in the villages do not want to be a part of these controversies. As reported by one of the peoples' representatives, people have no faith on the Government (As reported by Mohd. Izhar (Pradhani Pati) H/o Lokiya Khatoon, Block Sidhauli, Village Manwa).

In the year 1999-2000 under IAY no beneficiary received any kind of financial support. The houses were made by the acting Pradhan by using his own labourers and materials. Some villagers who were close to Pradhan were provided with complete houses i.e. with doors and windows, others were provided incomplete houses without doors and windows. 50.0 per cent toilets broke down within 2 to 3 years of construction, and 90.0 per

cent of the remaining toilets are not of any use (Area Source: Block Biswan, Village Chandan Mahmoodpur).

In the selection of beneficiaries, Gram Pradhan practiced partiality. People close to him were provided benefits. Almost all the beneficiaries were given a financial support between Rs. 12,000.00 and Rs. 15,000.00, instead of Rs. 20,000.00 for full construction (Area Source: Block Biswan, Village Chandan Mahmoodpur).

6.3.5.4 Monitoring of Housing Schemes

Either at the block level or at the district level, the persons who are given the responsibility of constructing and owning houses, should be given sole responsibility. They should have the right to say 'yes' or 'no' and they should have the power to construct as they choose (As reported by Sri R.K. Trivedi, BDO, Sidhauli).

For the last five years, a total of 46 houses were constructed in this village and before that 13 houses were constructed, in many cases of which the norms fixed by the GOI were not followed. No public official, including Panchayat Secretary, and Block office admits their faults. Block officials and Secretary blame the Pradhan (Panchayat) for failure, whereas the Pradhan has the least idea about the legal proceedings (Area Source : Block Sidhauli, Village Tikauli).

6.3.5.5 Linkages with Other Programmes

There is a need to link the IAY with the other wage-oriented schemes. All the beneficiaries do not want to involve themselves in the wage-oriented schemes executed by the Government because they can get better payment in other works (As reported by Sri R.K. Trivedi, BDO, Sidhauli).

6.3.5.6 Siphoning off of Aid

In village Tikauli, most of the beneficiaries reported that at the time of payment, Rs. 3,000.00 was used to be deducted from the first installment. At the same time, the beneficiaries were forced to buy the bricks from the Pradhan, even when the price of the bricks supplied by the Pradhan was higher than the market price of the bricks, in addition to the fact that the quality of the bricks as supplied by the Pradhan was poor relative to alternative available sources. While talking with the Secretary we found that the toilets were constructed under the "Swaccha Shauchalaya Scheme". The beneficiaries who have not constructed the toilets by the contractors were given Rs. 450.00, some bricks and commode (Area Source : Block Sidhauli, Village Tikauli).

6.3.5.7 Wage-Employment

Most of the labourers are agricultural labourers. Both the male and female labourers get Rs. 25.00 to Rs. 30.00 per day (Area Source: Block Biswan, Village Chandan Mahmoodpur).

6.3.5.8 Construction of Toilets

The beneficiaries under IAY received only Rs. 17,000.00, while the rest Rs. 3,000.00 for the construction of the toilet had not been given to them allegedly by the Pradhan and the Secretary. No toilet has been constructed even after two years of the completion of the houses. In lieu of constructing toilets, some beneficiaries have been given bricks worth between Rs. 500.00 and Rs. 600.00 by the Pradhan (Area Source: Block Biswan, Village Majhagawan Khurd).

6.3.6 Region Central U.P.: District Kanpur Nagar

6.3.6.1 Selection of Beneficiary Households

We found that all the beneficiaries under the housing schemes belong to the BPL. Following the Order of U.P. Government, the families who fulfill the criteria for selection under housing schemes are supposed to be selected by the Panchayat through open meetings (if they belong to BPL family or non-BPL family). During the study we noticed that the beneficiaries selected at the levels of block, Panchayat and village are all from BPL (according to 1997-98 survey). The cause behind this is that at all the levels it has been said that 'in the district level this (as done) is the order of the government'.

A list of beneficiaries recommended by the Block office is sent to DRDA containing the names and corresponding bank account numbers. We found that the DRDA allocated funds only to those listed beneficiaries who are ready and able to give commission at every level of sanction of funds. The misery of a beneficiary does not end as he/she is required to give commission to Pradhan and Secretary for early transfer of funds to his account.

The selection of beneficiaries is heavily influenced by the decisions of DRDA officials, BDOs and BDC members, MLAs and local influential people. Since the hierarchy for influencing decision-making in selection process is 'top down', hence the scope to work based on genuine selection parameters gets obstructed (as reported by Smt. Guddi Devi, Gram Pradhan, Block Bilhaur, Village Pura).

The main beneficiaries of IAY in the village Makanpur were either relatives of Pradhan or members of 'Dargah' (Shrine) committee. The eligible non-beneficiaries were deprived of the benefits of the housing scheme. It seems that the selection process was biased. It is reported that the Government officials did not take note of the biased selection. We came across a family consisting of one old woman who was given benefits of not only I.A.Y. but also of various other welfare schemes e.g. Pension Yojana, and Antyodaya Yojana. The reason was that the old woman was a relative of the Gram Pradhan. The other eligible non-benefited families in the Makanpur village who were worse off were denied the benefits of IAY (Area Source: Block Bilhaur, Village Makanpur).

6.3.6.2 Allocation of Target for Villages

The direct allotment of targets from DRDA officials to Gram Panchayat level also led to bias in allotting targets. The DRDA officials were often pressurized to assign larger benefits

in favour of those villages which were prioritized by Pradhan, Block Pramukh, local leaders, members of Z.P., M.L.A., M.P. resulting in deprivation of benefits of Rural Housing Schemes for villages in higher need.

6.3.6.3 Target Ratio for Distribution of Houses

We observed that the target ratio for distribution of houses among scheduled caste and Non-scheduled caste (60:40) was not followed by DRDA. The allotment of houses under IAY during the years 2002-03 and 2003-04 was done only to the scheduled caste families. Eligible families of non-scheduled castes were sidelined (as reported by Smt. Guddi Devi, Gram Pradhan, Block Bilhaur, Village Pura).

6.3.6.4 Non-Selection of Eligible Households

We found that several eligible non-beneficiaries of the village Pura were deprived of the gains from IAY for the following reasons: (as reported by Smt. Guddi Devi, Gram Pradhan, Block Bilhaur, Village Pura)

i) Non-listing of eligible families in the BPL list by Gram Panchayat resulting in inadequate information regarding the housing needs of the village.

ii) The eligible non-beneficiaries expressed dissatisfaction over the conduct of present/incumbent Pradhan whom they thought was instrumental in depriving them of the benefits of IAY as they (non-beneficiaries) had voted against the Pradhan in election.

iii) Rules and regulations were made flexible in favour of well-to-do persons and the kith and kin of Pradhan while allocating them houses under IAY.

iv) Less targeted allocation for Non-Scheduled Caste population under the scheme.

6.3.6.5 Construction of Houses

The construction work of all the houses under the scheme was undertaken by the Pradhan himself on the pretext that the beneficiary is incapable of carrying out the construction of houses by themselves. The houses constructed by Pradhan are of low quality that used clay and substandard building materials. The beneficiaries informed that the invested funds in construction work was less than the sanctioned and disbursed money (Area Source: Block Bilhaur, Village Makanpur).

6.3.6.6 Location of Houses

Construction of houses under IAY was done on leased land of Gram Panchayat. A total of 10 families derived benefits through it. However, these houses are not suitable for living as they are situated on a 'nullah' which overflows during the rainy season every year. (Area Source: Block Bilhaur, Village Makanpur).

6.3.6.7 Incomplete BPL List

The list of families living Below Poverty Line is incomplete and improper as it does not contain the names of all families that are in fact living BPL. The available list of beneficiaries did not include the non-beneficiary families, thereby impeding their chances of availing benefits from the scheme in future also (Area Source: Block Bilhaur, Village Makanpur).

6.3.6.8 Payment of Installments

The construction of houses under the scheme was undertaken by the Pradhan who seized the money from the beneficiary of the scheme at the time of sanctioning of funds. He appropriated personal benefits by supplying raw materials (Pradhan of the village owns a brick-kiln) for the construction and the family of beneficiary was involved in constructing the house without any remuneration, thus saving the labour cost resulting in low quality of houses (Area Source: Block Bhitargaon, Village Sihupur).

6.3.7 Region Western U.P. : District Mahamayanagar (Hathras)

6.3.7.1 Siphoning off of Aid

It remained no secret that a commission amounting between Rs. 1,000/- and Rs. 1,500/- per sanction was collected through the Gram Panchayat and Block, which was paid to the staff linked with housing schemes at the district level. The collection was alleged to be made through the ADO of the respective Blocks at the time of attesting the list of beneficiaries. This is also one reason for the direct acceptance of the list recommended by the Gram Panchayat without any question or change.

According to Gyan Singh - Gram Pradhan, Village - Ganthari Shahpur, Block – Sikandrarau, the distribution of the fund to the actual beneficiary under IAY was generally made after deducting the commission shared as follows:

a) Gram Pradhan – 20%, Secretary – 20%, Secretary Prabhari – 20%, BDO-20% and DDO-20%.

b) This results in total deduction of Rs. 4000.00 from the sanctioned aid. Sometimes the deduction is not made when the beneficiary has either political connections or recommendations of some high officials.

The beneficiaries of village Ganthari Shahpur were required to pay commission between Rs 5,000/- and Rs 10,000/- for the allotment of the house under IAY, which had to be paid before the aid was sanctioned. The selected beneficiaries paid the commission, each one taking a loan @ 5.0 to 10.0 % interest rate per month mainly from local moneylenders. The beneficiaries received the sanctioned money after one or two years of selection during which the interest and the principal accumulated. Even after the sanctioned money is received by the selected beneficiary, a major portion went to repay the outstanding loan. Thus, the beneficiaries could not complete construction of houses, though they were being pressurized by the Block officials to complete construction of houses by the stipulated time period.

In the village, Iqbalpur, corruption and discrimination dominated in the allocation and distribution of houses under IAY. It was found that the Gram Pradhan of the village took a commission between Rs. 4,000/- and Rs. 6,000/- per individual beneficiary while allocating houses. The houses were alloted only to those who already had pucca houses having two to three rooms. The block officials also got involved in this because they received commission in lieu of the allocation of the houses. The allocation of housing benefits was made towards

those who had money, power, and pelf in addition to number of votes one commands, proximity to the state and district level politicians and muscle power.

6.3.7.2 Problems for Achieving the Target

The CDO of the district informed that the basic problem faced in the regulation and implementation of the scheme was delay in sanctioning funds from Centre and State. Thus, the officials remain under pressure to complete the target within a short span of time resulting in irregularities. There is administrative pressure on the DRDA for the execution of the targets. The CDO reported that the target for 2004-2005 was 117 houses, for which 40% of the funds were sanctioned to the district as late as on 17th Oct. 2004.

6.3.7.3 Documentation

We found incomplete information at the Block, District, and G.P. level with regard to IAY; the records on housing schemes were in disorder.

The information regarding population from BPL, and SC/ST in different blocks and G.P. is generally not available with the DRDA. Therefore, the fixation of target is made on the basis of total population, SC/ST population at the village level, local power group, and political pressure that lead to benefit selected few. This also leads to benefit those blocks and villages who were benefited previously.

6.3.7.4 Allocation of Target

The distribution of target is directly made to the block/villages from DRDA. The criteria for fixing the target are:

$$\text{Target of the Block/Village} = \frac{\text{Target of district} \times (\text{no. of BPL families in the block} + \text{homeless families})}{(\text{no. of BPL families in the district} + \text{homeless families})}$$

In addition to the above formula, priority is given to those villages, which were earlier not covered under IAY, or those villages with a large population living BPL and homeless families.

6.3.7.5 Selection of Beneficiary

The bias in distribution of housing can be gauged from the fact that the names of genuine BPL households are often deleted and allegedly non-eligible (non-BPL) candidates as beneficiaries are recommended in the list of Panchayat and sent to block for implementation.

We found that the selection procedure of beneficiaries had serious discrimination and political interference. The Gram Pradhan had links with the state-level politicians and hence, the procedure of selecting beneficiaries was limited to giving benefits to politically influential people. The non-eligible beneficiaries got enlisted in this network.

The representatives of Kholasahadatpur Gram under block Sikandrarau met us in field and informed about several irregularities in carrying out the welfare schemes in the village. The representatives complained that the Gram Pradhan, Sri. Dinesh Singh has taken

Rs. 8,000.00 in advance for allotting the houses for the non-eligible and well-off candidates while the eligible beneficiaries were deprived of the benefits.

6.3.7.6 Fictitious Selection of Households

An example of irregularity in the village Sikandrarau was evident when three of the beneficiaries under the IAY were not found in the village. However, they received full benefits under the scheme. These three beneficiaries by names are Smt. Har Devi W/O Udai Singh Caste-Dhobi (SC), Smt. Kalavati Devi W/o Shyam Sunder Caste-Valmiki (SC), Smt. Maya Devi W/O Pappu, Caste-Jatav (SC). Two other families in the years 2000-2001 and 2001-2002 were benefited in the same way. The Gram Pradhan expressed his ignorance about the fact and reported that the above mentioned beneficiaries do not live in the village. In absence of vigilance after the money was sanctioned for the beneficiary, the money was misused by the beneficiary. For example, Sri. More Mukut, the husband of beneficiary Smt. Kamalesh Devi, Caste–Jatav, who received money for the upgradation of his house, squandered the money in drinking liquor and lost his life before he could upgrade his house.

6.3.7.7 Low Cost Construction

The quality of materials used in the construction of the roofs of the houses was durable. What we found in the selected villages in both the selected blocks of the district Hathras is that most of the beneficiaries use the molded cement sleeper (*gader*) instead of iron rod (*gader*). The cost of construction of cemented sleeper per feet comes to be approximately Rs. 35.00 only, whereas the market cost of iron rod (*gader*) is Rs.100.00 to Rs. 120.00 per feet. The materials used for making this type of cemented sleepers (*gader*) are cement, sand, stone chips, and water. The method of preparation is very easy for poor households. The traditional mason (*Rajgeer*) molds the cemented sleeper as per their requirement of constructed house by size. These types of sleepers are more durable than iron rods because the sleepers are saved from junk. In this way, the households save Rs. 2000.00 to Rs.4000.00 per constructed house.

6.3.7.8 Employment Programmes Linked with Housing

We observed that the BPL households who received benefits under the IAY did not receive benefits of any employment programme. Therefore, these households could not augment income by being associated with income-linked schemes.

6.3.8 Region Western U.P. : District Muzaffarnzgar

6.3.8.1 Requirements for Housing Schemes

The interviews with the district level officers revealed that there was no need of housing schemes in several of the blocks of the district. For instance, in the case of Block Sadar the target for 2004-05 was 140 houses. However, only 14 beneficiaries were given the houses. The reasons are as follows:

a) The targets towards the Scheduled Caste households were fulfilled, but the eligible non-SC beneficiary households by names remained absent in BPL list.

b) The criterion for the scheme was reservation in the ratio of 40:60 for SC and non-SC families, which is hindering the distribution of benefits to the eligible non-SC households.

c) The present BPL list is old (1997-98) and needs scrutiny, in absence of which several eligible households remain deprived of the benefits of the scheme.

d) The reports sent by the Block staff and DRDA do not explain the actual plight of the people, because of pressure from polity and administration.

According to Prabhari BDO (JE, MI) of Charthawal, around 15 villages of the Block have derived benefits under the scheme adequately with no pending housing problems, whereas there are around 55 villages in the district where non-SC/ST families were facing the housing problems. The major factor behind this is the prescribed ratio of 60:40 in the distribution of housing benefits to the beneficiary. This leads to providing the housing benefits to the non-eligible SC/ST households by the Panchayat.

6.3.8.2 Selection of Beneficiary Households

The positive side in the distribution of benefits in this district was that the beneficiaries of the scheme were either homeless or were owning *kachcha* houses, unlike some other districts where even families with *pucca* houses were given the benefits of upgradation. The Project Director opined that if the Government Orders are strictly followed, their is no chance of manipulation.

We could not have access to the permanent list of beneficiaries under IAY. Perhaps, the list was yet to be prepared.

According to the beneficiaries, the selection was done directly by the Gram Pradhan and Panchayat, as no general meeting of Gram Sabha was held in the recent past. It is alleged that the selection was done by taking bribe between Rs. 3,000.00 and Rs. 5,000.00. The bribe had to be paid to Pradhan before the distribution of benefits to the beneficiaries.

6.3.8.3 Modification in BPL List

We came to know that several non-eligible SC families were able to derive the benefits of the scheme. Improper modifications were made in the BPL list, 1997-98, at the village level through which benefits were provided to the households. In view of the–then circumstances, the Government of India on 1 April 2004 has provisioned special housing benefits to eligible non-SC families; the Government Order (GO) of the Uttar Pradesh Government No. 270/PA-CRD/2004 supports the same. However, no proposal for such provision is yet passed at the DRDA level.

6.3.8.4 Awareness of the Officials Regarding Government Orders (GOs)

We observed that the Block and Village level workers were hardly informed about recent changes in instructions regarding selection criteria and regulations of the scheme. For example, according to the letter no. 270/PA-CRD/2004, dated 30/09/2004 and letter no. 26555/IP/04, dated 13/10/2004 of CDO Village Development, Uttar Pradesh Government, construction of toilets and smokeless Chullahs is mandatory in the houses constructed under

IAY. In case, the beneficiary has not constructed either of the two or both, it should be considered incomplete and a deduction of Rs700/- from the amount sanctioned be made. However, none of the office bearers had knowledge of this fact.

6.3.8.5 Political Interference

The project Director (PD), off the record, told us that several attempts were made by the Block Pramukh and Panchayat members to provide benefits to non-eligible candidates, under the welfare schemes, who had political patronage. However, the PD did not yield to the political pressure. Subsequently, strong attempts to transfer him were made, but the PD himself has political blessings, so that he was able to withstand pressures.

6.3.8.6 Wage Programme

The prevailing wage rates in the district, both for skilled and unskilled labour, were higher than that given under the employment schemes of the Government. Therefore, the availability of labourers remains low in the employment programmes. The regulatory bodies manipulate the number of labourers or Man days in the Muster rolls in order to provide wages at par with the local prevailing wages and in some places resort to the use of machine in carrying out manual work.

The main occupation of the households of Nangla Rai, after the harvesting of sugarcane, was working as daily wage laborers in the construction of houses. However, they face competition from the labourers of Bihar who are brought by the contractors and trained in the work. The villagers informed that they were used as assistants in works and were paid less wage. They opined that had they been provided short-term training of the work, they would have been able to do the work and earn a better living.

The district has a high concentration of sugarcane production and most of the labourers get involved in these activities during the month of April to June for wage employment. This is because high number of sugarcane factories and traditional *'Kolhoos'* (speller) exist in the district. After these months, most of the male and female labourers get involved in production of cash crops and construction activities during the months of July to October based on wage-employment. This wage-employment opportunity prevent migration of labourers.

6.3.8.7 Allocation of Target for Villages

A major anomaly in the selected villages (viz., Chaurwala and Firozpur) of the Morana block came to light that the actual number of beneficiaries under IAY was more than the eligible number as in the beneficiary list. The following may be the reasons for the anomaly:

i) Those families were benefited which were not residing in the village and the Panchayat misappropriated the funds for these fake beneficiaries.

ii) The benefited families did not satisfy the eligibility parameters of the scheme.

iii) The benefited families consisted of non-BPL population.

The beneficiary list of the selected villages (Chaurawala and Firozpur) of the Morna block revealed that the number of households benefited through the IAY was more than the total number of BPL households. The above fact is a testimony to the major shortcoming in the target distribution that does not take into account the benefits distributed in the past years.

6.3.8.8 Performance of PDS

There were differences in the BPL households selected at the PDS level and at the block level. We observed that the influential people patronized by Pradhan received food grains from the FPSs in sufficient amount, whereas the poor were harassed and remained generally deprived. Some of the BPL households were found receiving food grains from the FPSs at the discretion of the Gram Pradhan.

6.3.8.9 Availability of Gross Root Workers

In order to ensure the presence of the Secretary in the respective villages, the Government has made provision for their housing by construction of residence for them. However, during the period of survey, none of the Gram Panchayat had a residing Secretary, who can be contacted on telephone or called upon as and when the need arises.

6.3.8.10 Anomalies in Constructed Houses

We found that most of the houses constructed under IAY do not have toilets. The houses where toilets were initially constructed were later transformed into storage or bathroom for female members.

We found several anomalies in the construction of houses. For example, the total constructed area covered by the house was larger than the limit of twenty sq. meters. Despite the poor economic condition of the beneficiaries, the construction by larger area depended on borrowing by the beneficiaries.

6.3.8.11 Water Resource

The small and marginal farmers of the Firozpur village of Morna block faced the problem of inadequate irrigation facilities in the village because of low level of underground water (70 – 80 ft. below). The canal, which once served as a source of water supply, is no longer in use because it has dried.

6.3.8.12 Power of Panchayat

The Gram Pradhan of the Firozpur Panchayat told us that the villagers do not understand the various provisions of the scheme like the reservation provision in the IAY that makes it mandatory to distribute the benefits among the SC/ST households. Therefore, the Panchayat is forced to make selection of even those families who are not in urgent need of the benefits. In the process, sometimes an eligible candidate is left out. The Gram Pradhan further added that the disintegration of joint family system is also responsible for prolonged housing problems. The emergence of nuclear families demands a change in the perception of Government policies towards the IAY and hence, frame policies accordingly.

6.4 Specific Observations : Field Diary Based on Interviews of Beneficiary Households

In this section, we quote directly the observations that we collected through interview method in the field. We present the observations for the beneficiary households in Boxes.

Box – 6.1
Housing and Living Condition : A Paradox for a Beneficiary

District	-	Jhansi	Respondent	-	Ramdeen
Block	-	Chirgaon	Age	-	40 (Male)
Village	-	Siya	Caste	-	Ahirwar (SC)

Ramdeen works as a daily wage labourer for Rs. 60.00 per day. Formerly, he was working as a mason. He was used to preparing hand-made bricks every evening to construct his residential building. On completion of brick making, he purchased sand, and cement from his savings and started constructing the house. When half of the construction was completed, his daughter fell ill. Ramdeen took a loan of Rs. 10,000.00 at a monthly interest rate of 10.0 per cent. The construction work came to a halt. Subsequently, he was able to secure a grant of Rs. 10,000.00 under IAY. Although, Ramdeen could complete the construction of the dwelling unit, he is in debt by an amoung equal to Rs. 9,000.00 paying an interest of Rs. 900.00 per month. Ramdeen has got his house under IAY but his family suffers from financial crunch because of past borrowing.

(As reported to the study team "रामदीन काफी मेहनती मजदूर के रूप में जाने जाते हैं। पूर्व में रामदीन राजगिरी का कार्य करता था किन्तु दो वर्ष पूर्व सीमेन्ट से एलर्जी हो जाने के बाद राजगिरी का कार्य छोड़ सामान्य मजदूरी करने लगा जिसमें 60 रूपये प्रतिदिन की मजदूरी प्राप्त होती है। जबकि पहले राजगिरी से 125 रूपये प्रतिदिन की मजदूरी प्राप्त होती थी। शाम को मजदूरी से लौटने के बाद (दिन भर में एक किमी दूर से बच्चों द्वारा लायी गई मिट्टी से) 11 बजे रात तक ईट पाथते थे, फिर सुबह काम पर चले जाते थे। यह कार्य दो माह तक चलता रहा और जब ईट पर्याप्त मात्रा में बन गई तो उस ईट को घर के ही पास आवा बनाकर पकाया, पकने में लगभग 10 दिन लगे, ईट तैयार हो जाने के बाद सीमेंट, बालू आदि सामग्री हेतु बचाए गये रूपये से खरीदकर मकान बनाना शुरू किया और यह आधे से भी अधिक तैयार हो गया किन्तु उसी समय पुत्री बीमार हो गयी और ईलाज में काफी बड़ा कर्जदार बन गया। वह भी 10 रूपया सैकड़ा ब्याज पर, जिससे मकान का निर्माण कार्य रूक गया जिसके लिये ग्राम प्रधान एवं सचिव से बात की तो उन्होंने इसके लिए रूपये 10000 का अनुदान इन्दिरा आवास योजना के तहत दिलवाया। फलतः छत बनकर तैयार हो गया और आज मकान रहने लायक हो गया है। पूर्व का एक कमरे का कच्चा घर है जिसका उपयोग खाना पकाने हेतु किया जाता है। आज भी 9000 रूपये का कर्ज चढ़ा हुआ है जिसका ब्याज हर माह 900 रूपये देना पड़ता है किन्तु इससे घबराए बिना अपना कार्य करते जा रहे है और महिने में लगभग तीसों दिन मजदूरी करके अपना घर चला रहे है साथ ही कर्ज को भी कम करने का प्रयास कर रहे हैं। कर्ज के कारण ही लड़की की पढ़ाई छुड़वा दी, सभी की पूरी इच्छा थी कि वो पढ़े किन्तु आर्थिक तंगी के कारण लड़की एवं अपने व अपने परिवार के मन को मनाना पड़ा।")

Source : Field Diary (Interview), 2004

Box – 6.2
Housing and Living Condition : A Paradox for a Beneficiary

District	-	Jhansi	Respondent	-	Raju
Block	-	Chirgaon	Age	-	26 (Male)
Village	-	Siya	Caste	-	Ahirwar (SC)

Raju is a beneficiary of the IAY and has got benefits from many government sponsored employment schemes. Unfortunately his economic status is still at the subsistence level, a major reason behind this is the loan of Rs. 10000.00 that Raju took that carries a rate of interest of 20.0 per cent per month. The beneficiary Raju has to repay Rs. 2000.00 only as interest per month. In addition to this, Raju has a habit of drinking. Raju has got housing under IAY but he can not run his family economically. It is left to his old mother, wife and brother, as Raju has to earn enough to repay debt.

(As reported to the study team "गाँव में मजदूरी परक प्रत्येक सरकारी कार्यक्रम से जुड़े रहने के बाद भी राजू के पास हमेशा आर्थिक तंगी बनी रहती है जबकि यदि एक व्यक्ति को मजदूरी देना है तो वह व्यक्ति राजू होता है। राजू काफी कार्यकुशल एवं इमानदार है किन्तु उसकी सबसे बुरी आदत दारू की है और यही दारू इसके आर्थिक तंगी का कारण है। मजदूरी से प्राप्त आय के अतिरिक्त गाँव के ही सम्पन्न व्यक्ति से 20 रूपया सैकड़ा ब्याज की दर से 10000 रूपया कर्ज ले रखा है और सारे पैसे शराब-दारू में खर्च कर दिये और आज स्थिति यह है कि 2000 रूपये सिर्फ ब्याज का अदा कर रहा है और उसका परिवार चलाने का दायित्व बूढ़ी माँ, पत्नी और भाई के उपर है जो किसी प्रकार घर चला रहे हैं।")

Source: Field Diary (Interview), 2004.

Box – 6.3
Housing and Good Living Condition : An Example of a Satisfied Beneficiary

District	-	Mahoba	Respondent	-	Anusuya Devi
Block	-	Panwari	Age	-	45 (Female)
Village	-	Bahadurpur Kalan	Caste	-	Darji (OBC)

Smt. Anusuya Devi is visibly handicapped by birth. She has five children in her family; her husband cannot work because of old age. She received support of various welfare schemes e.g. Handicapped Pension Scheme, Old Age Pension Scheme, and Rural Housing Scheme. She reported that the economic condition of her family had improved following the benefits that she received from various welfare schemes.

(As reported to the study team "कुछ वर्ष पूर्व परिवार की आर्थिक स्थिति अच्छी थी। विलम्ब से विवाह होने के उपरान्त 5 बच्चे हुए। इसके बाद से इनकी आर्थिक स्थिति खराब होने लगी। लाभार्थी अनुसुइया जन्मजात अन्धी है। सरकार द्वारा परिवार को विकलांग पेन्शन, वृद्धावस्था पेन्शन तथा आवास प्राप्त हुआ है। जीवन निर्वहन में अनेक समस्याऐं है। पति वृद्ध होने के कारण कुछ काम नही कर पाते। इनका मानना है कि सरकार के मदद स्वरूप इनकी स्थिति काफी सुधर गयी है।")

Source: Field Diary (Interview), 2004.

Box – 6.4
Housing for a Priest Aged 90 Years : Use of Gram Sabha Land

District	-	Gorakhpur	Beneficiary	-	Ram Asre (Priest)
Block	-	Campiarganj	Age	-	90 (Male)
Village	-	Lakshmipur-I	Caste	-	Kushwaha (OBC)

Ram Asre is a beneficiary of the IAY scheme. He is the only member of his family. He received a sum of Rs.17,000/- for the construction of his house. This house was under construction in the backyard of the temple where he was engaged as a priest for the last 23 years. The land alloted for his house reportedly belongs to Gram Sabha.

(As reported to the study team "राम आसरे कुशवाहा जी पिछले 23 वर्षो से इस गाँव की एक मन्दिर में रहते है और पूजा पाठ एवं मन्दिर की देख-रेख करते है। पूजा पाठ मे जो भी (मन्दिर में चढ़ावा) आता है। वह उसी से अपना घर का खर्चा चलाते हैं। पुजारी जी परिवार में सिर्फ अकेले है, इनके परिवार में कोई भी नहीं है। पुजारी जी इन्दिरा आवास 2003-04 के लाभार्थी है, जिस समय हम उनका चयन करके उनके पास बात करने गये (जुलाई 2004 में) तो आवास निर्माण चल रहा था। जिस स्थान पर आवास निर्माण चल रहा था वह स्थान मन्दिर के पीछे है जो कि ग्राम समाज की भूमि है उन्हें आवास हेतु 17,000.00 रूपये मिल चुके थे। और उनका इस समय दीवाल उठ रही थी। पुजारी जी 23 वर्ष पहले गांव के अन्दर बस्ती में फतेह बहादुर की कोठी में रहते थे।")

Source: Field Diary (Interview and Observations), 2004

Box – 6.5
Housing and Living Condition : Some Expectations of Households

District	-	Varanasi	Respondent	-	Umravati (Widow)
Block	-	Araziline	Age	-	40 (Female)
Village	-	Benipur	Caste	-	Chamar (SC)

Umravati's husband passed away six years back due to illness. Since then she is the only bread winner in her family of two daughters and a son. She received the benefit of Rs. 20000.00 from the IAY and Antyodaya Scheme in the year 2003. Though she is satisfied with the support that she received from these two schemes, she expects to get the benefit of Widow pension scheme for which she is an eligible candidate.

(As reported to the study team "लाभार्थीनी उमरावती के पति का निधन लगभग 6 वर्ष पूर्व बीमारी के कारण हो गया। उसके बाद उमरावती ने मजदूरी करके अपने दो पुत्रियों एवं एक पुत्र का पालन-पोषण करना प्रारम्भ किया। अपने परिवार के साथ ये एक टूटी झोपड़ी में गुजारा करती थीं। वर्ष 2003 में सरकार द्वारा दिये गये 20000 रूपयों में इन्होने अपना आवास एवं शौचालय निर्माण करवाया। उसी वर्ष इनका अन्त्योदय कार्ड भी बन गया। उमरावती के अनुसार सरकार द्वारा दिये गये आवास एवं अन्त्योदय कार्ड इनके लिये भगवान का वरदान साबित हुआ। नहीं तो, इन्हें अपना व परिवार का पालन-पोषण करना भी मुश्किल हो जाता। उमरावती अब अपने पति के 6 वर्ष पूर्व मृत्यु के बाद अभी तक विधवा पेन्शन ना मिल पाने से परेशान है। इनके अनुसार बस यह पेन्शन और मिलने लगे तो इनकी स्थिति कुछ और सुधर जाएगी।")

Source : Field Diary (Interview), 2004

Box – 6.6

Housing, Local Power and Attitude : An Example of a Non-eligible Beneficiary

District	-	**Sitapur**	**Respondent**	-	**Deen Dayal**
Block	-	**Sidhauli**	**Age**	-	**42 (Male)**
Village	-	**Manawa**	**Caste**	-	**Pasi (SC)**

Deen Dayal, whose economic-cum-residential condition was sound, was close to Gram Pradahan. Deen Dayal had been sanctioned Rs. 10,000.00 under IAY in the year 1999-2000 for upgradation of his residential house. The Gram Pradhan siphoned off Rs. 3,000.00 in the name of constructing latrine and Rs. 700.00 for other related expenditure. Thus, the beneficiary got only Rs. 6,300.00 while the approximate expenditure for the construction of the house came to be Rs. 30,000.00. Deen Dayal does not consider himself as the appropriate person to get the benefits from the housing scheme. However, he opines that everyone (including himself) wants to get some profit from government sponsored welfare schemes.

(As reported to the study team "लाभार्थी दीनदयाल, जिनकी आर्थिक एवं आवासीय स्थिति अच्छी पायी गयी, को सन् 1999-2000 में प्रधान के नजदीकी होने के कारण इन्दिरा आवास योजना द्वारा आवास के स्तरोन्नयन हेतु रूपये 10000 की धनराशि स्वीकृत की गयी। शौचालय हेतु रूपये 3000 एवं अन्य खर्चे का 700 रूपय प्रधान द्वारा लेकर बाँकि बचा 6300 रूपया लाभार्थी को मिला। इन 6300 रूपये की सहायता से लाभार्थी द्वारा बनाये गये आवास की अनुमानित लागत रूपये 30000 के लगभग पायी गयी। लाभार्थी से बात करने पर स्पष्ट हुआ एवं लाभार्थी स्वयं भी अपने आप को वास्तविक पात्र नहीं कहता है, परन्तु व्यक्तिगत लाभ की किसी भी सरकारी योजना को आवश्यक समझकर अपने हक में लाभ लेने को प्रयासरत रहता है।")

Source: Field Diary (Interview), 2004.

Box – 6.7
Housing, Living and Exploitation : An Example of a Beneficiary

District	-	Sitapur	Respondent	-	Dhan Devi W/o Siyaram
Block	-	Sidhauli	Age	-	30, Female
Village	-	Manwa	Caste		Rawat, SC

Dhan Devi reported that the Ex-Pradhan took Rs. 10,000/- when the first installment was sanctioned. When the second installment was sanctioned, he took 7,000.00 from the bank account of Dhan Devi. The Ex-Pradhan assured that the money was with him. In return, he gave 18 sacks of cement, 8000 bricks, one quintle iron, three trolley moram to Dhan Devi for construction of her residential unit. The construction work continued for 17 days. At the rate of Rs. 100.00 per day the Ex-Pradhan gave the mason Rs. 900.00 as wages. The pending Rs. 800.00 was given by Dhan Devi. She did not get the third installment. 'Instead of money, Pradhan gave us 400 bricks and polythene sheet', she said. The husband of the beneficiary, Siyaram, works under Iliyas (member of ex-Pradhan's family). He works in their 'Chakki' in the field and also in their house. His duty hour is 10–16 hours per day and for that he gets Rs. 300.00 per month. Siyaram has to work under pressure, because his father was illiterate and Iliyas took a loan to buy a machine in the name of Siyaram and installed the machine in his own field. Now Siyaram's father is dead but since the loan is in the name of his father so he is bound to work under Iliyas. For the last three years Siyaram has been working under Iliyas for an wage of Rs. 300.00 per month. If Siyaram can not go to work for any reason, then Iliyas's men would come and abuse him, beat him and threaten him by saying that if he would not work then he would not be in a position to repay the loan. They are used to come and take him forcibly.

(In his own words"उत्तरदाता के अनुसार पूर्व प्रधान ने बैंक में साथ जाकर प्रथम किश्त का 10000 एवं द्वितीय किश्त का 7000 रूपया निकलवा लिया, जिसके बदले में उन्होंने 8000 इंट, 18 बोरी सीमेन्ट, 1 कुन्तल सरिया, 1 ट्राली मोरंग, एवं 1/2 ट्राली बालू दिया। कुल 17 दिन तक निर्माण कार्य चला, जिसमें प्रतिदिन एक राजगीर व एक बेलदार लगे थे, एवं घर के तीन लोग बेलदारी का काम करते थे। प्रधान द्वारा मात्र राजगीर को 900 रूपया दिया गया, राजगीर का बॉकि 800 रूपया एवं बेलदारों का सारा पैसा हमने दिया। तृतीय किश्त भी नहीं मिली, उसके बदले में प्रधान ने 400 ईंट एवं शीट दिया था और कोई भी सामान एवं मजदूरी कुछ भी नहीं दिया।")

(As reported to the study team "लाभार्थी के पति सियाराम, पूर्व प्रधान के परिवार के सदस्य, इलियास के यहाँ काम करते हैं। वे उनकी चक्की पर, खेतों में और घर पर लगभग 10-16 घंटे मजदूरी करते है और इस मजदूरी के बदले में उन्हें मात्र 300 रूपये प्रतिमाह मिलते है। सियाराम मजबूरी में इलियास के यहाँ काम करते है क्योंकि सियाराम के पिताजी के अनपढ़ होने के कारण इलियास ने सियाराम की जमीन के नाम इंजन के लिए लोन दिलाकर इंजन अपने खेत में लगवा लिया था। वर्तमान समय में सियाराम के पिताजी के स्वर्गवास हो जाने के बाद इलियास ने सियाराम से कहा "तुम हमारे यहाँ काम करो तभी तुम्हारे पिता के नाम से जो भी लोन इंजन के लिए है उसे मै अदा करूंगा।" पिछले तीन वर्षो से सियाराम, इलियास के यहाँ मात्र 300 रूपये प्रति माह पर काम कर रहा है। अगर वह कभी काम पर नहीं जाता है तो उसके आदमी घर पर आकर भला-बुरा कहते है एवं गाली देते है। और कहते है कि यदि काम नहीं करेगा तो कर्ज नहीं भरेंगे।")

Source: Field Diary (Interview), 2004.

Box – 6.8

Housing and Local Power Structure: An Example

District	-	Kanpur Nagar	Respondent	-	Ramkesh
Block	-	Bhitargaon	Age	-	32 (Male)
Village	-	Beehupur	Caste	-	Chamar (SC)

Ramkesh, a beneficiary of the I.A.Y., was sanctioned Rs. 20,000 for construction of his house. However, after the transfer of money in his account he was asked to withdraw the money and give it to the Gram Pradhan who would then construct his house. When Ramkesh refused to accept the proposal, the Panchayat Secretary came to mediate between the beneficiary and the Pradhan, and advised Ramkesh to give Rs. 6,000.00 as commission to Pradhan. According to the beneficiary, the deduction in sanctioned amount led him to take a loan of Rs. 8,000 in order to complete the work.

(As reported to the study team"लाभार्थी रामकेश, जो कानपुर में ठेला चलाकर अपने परिवार का पालन-पोषण करते हैं, को वर्ष 2001-02 में इन्दिरा आवास योजना के तहत 20000 रूपये स्वीकृत किया गया। बैंक खाते में पैसा आने के बाद प्रधान द्वारा इनका पैसा लेकर आवास बनवाने की बात कही गयी एवं इनसे अंगूठा लगाने को कहा गया। परन्तु रामकेश ने ऐसा करने से मना कर दिया। अन्ततः सचिव द्वारा दोनों में पुनः समझौता करा दिया गया, जिसके तहत रामकेश को रूपये 6000 प्रधान को देने पड़े। लाभार्थी के अनुसार इन्दिरा आवास योजना से मिले 20000 रूपये वांछित आवास हेतु पर्याप्त थे, परन्तु रूपये 6000 प्रधान द्वारा ले लेने के कारण आवास निर्माण का कार्य पूरा ना हो सका। अतः अपने आवास का निर्माण पूरा कराने के लिए लाभार्थी ने 8000 रूपये सूद पर लिए एवं निर्माण कार्य पूरा करवाया।")

Source: Field Diary, 2004.

Box – 6.9
Housing and Public Administration : An Example of Apathy

District	-	Hathras	Respondent	-	Lakhan Singh
Block	-	Sahpau	Age	-	40 (Male)
Village	-	Madhabhoj	Caste	-	Khatik (SC)

The interviewee's wife, Smt. Meena, was selected as a beneficiary under the IAY in the year 2001-2002. The land that was leased out for the construction of the house had adequate social-environmental facilities. When the construction of the house was nearly completed, Narang Singh, a resident of the same village, opposed the construction and complained about it to the district magistrate of Mahamayanagar. On subsequent inquiry by the latter, instructions were issued to the S.D.M., Sadabad and the house under construction was demolished .The interviewee alleged that Narang Singh has political contacts. The interviewee has been running from pillar to post for redressal of his grievance but in vain. At present, the family's housing condition is pathetic, as the money, labour and materials used in the construction of the house has been washed out.

(As reported to the study team "लाखन सिंह की पत्नी श्रीमती मीना का चयन इन्दिरा आवास योजना हेतु वर्ष 2001-02 में किया गया था। इन लोगों ने अपने मूल निवास स्थान जो कि गांव में ही है, गांव की बस्ती के किनारे अपने पट्टे की जमीन पर आवास निर्माण कर रहे थे जो आधा से अधिक निर्माण पूर्ण हो गया। निर्मित आवास की भूमि लगभग 2 डिशमिल है जिसका पट्टा 1997 में किया गया था, चूँकि इस आवंटित जमीन से सामाजिक सुविधाओं की दूरी अच्छी थी इसी कारण इन्होंने अपना आवास यहां निर्माण कराया। आवास निर्माण के पश्चात स्थानीय नारंग सिंह (जो कि राजनैतिक पार्टी के व्यक्ति है) ने इस बात पर विरोध किया कि आवास गाँव के रास्ते पर निर्माण कराया गया है तथा उसने इसकी शिकायत जिलाधिकारी, हाथरस का किया और जिलाधिकारी द्वारा जाँच एवं आवश्यक कार्यवाही के लिए एस.डी.एम., सादाबाद को निर्देश जारी किया। उत्तरदाता के अनुसार राजनैतिक प्रभाव एवं पैसे (8000 रू0 घूस) के बल पर नारंग सिंह ने एस.डी.एम. सादाबाद को मिला कर अर्द्ध निमार्ण आवास को गिरा दिया, लाभार्थी परिवार ने इसकी शिकायत जनपद एवं राज्य स्तर पर किया है किन्तु इसका संतोषजनक परिणाम नहीं प्राप्त हुआ है। वर्तमान में परिवार की आवासीय स्थिति अत्यन्त दयनीय है तथा आवास निर्माण में लगा धन, श्रम एवं संसाधन बेकार गया।")

Source: Field Diary (Interview), 2004.

Box – 6.10
Housing and Living : An Example of Success for a Beneficiary

District	-	**Hathras**	**Respondent**	-	**Chandrakala (Widow)**
Block	-	**Sahpau**	**Age**	-	**65 (Female)**
Village	-	**Madhabhoj**	**Caste**	-	**Badhai (OBC)**

The interviewed beneficiary used to live in a poor state alongwith her two daughters, before her selection as a beneficiary under IAY in the year 2001. She constructed her house with the money (Rs 20000/-) sanctioned by the IAY. The beneficiary also received benefit under Antyodaya Anna Yojana. The house constructed with a cost of Rs 24000/- is well built and equipped with toilet.

(As reported to the study team "इन्दिरा आवास योजना की लाभार्थी चन्द्रकला, जो विधवा है एवं अपनी दो लड़कियों के साथ अन्यन्त दयनीय स्थिति में रहती थी। वर्ष 2001 में योजना के अन्तर्गत 20,000.00 रूपया मिलने पर इन्होने अपने घर का निर्माण करवाया। लाभार्थी के अनुसार सरकार द्वारा दिये गये आवास एवं अन्तोदय कार्ड द्वारा इनकी स्थिति काफी अच्छी हे गयी। मात्र 24,000.00 रूपये के लागत से बनाये गये आवास एवं शौचालय की सुन्दरता बहुत ही अच्छी है।")

Source: Field Diary (Interview), 2004.

Box – 6.11
Housing and Vulnerability : An Example of a Beneficiary

District	-	Hathras	Respondent	-	Kalavati (Widow)
Block	-	Sikandra Rau	Age	-	60 (Female)
Village	-	Iqbalpur	Caste	-	Jatav (SC)

The interviewee was selected under the IAY in the year 2003. Previously she was living in a small kuchcha house. She received Rs. 20,000/- under IAY paying Rs. 4,000/- as commission to the Gram Pradhan. She started the construction of her house and took a loan of Rs. 5,000/- @ 5% interest rate per month from a local moneylender in order to complete the construction work. However, due to non-payment of loan and interest after one year, she started receiving threats from the moneylender to vacate her newly built house. Although she has reported the matter to the Pradhan, she is still being threatened.

(As reported to the study team "इन्दिरा आवास योजना की लाभार्थी कलावती, जो विधवा है, उनके पास घर के नाम पर एक टूटा सा मड़हा था। वर्ष 2003 में आवास हेतु 20,000.00 रूपया स्वीकृत हुआ, 4,000.00 रूपया प्रधान को देने (घूस) के बाद बचे 16,000.00 रूपयों से अपने आवास का निर्माण प्रारम्भ करवाया। आवास निर्माण में पैसा कम पड़ने के कारण गांव के साहूकार से 5,000.00 रूपया 5 प्रतिशत मासिक व्याज दा पर ले लिया। एक वर्ष पश्चात जब कलावती ने साहूकार को मूल धन एवं ब्याज नहीं दिया, ता साहूकार द्वारा उसे आवास खाली करवाने की धमकी मिल रही है। कलावती वर्तमान में प्रधान के पास भी यह बात कहने गयी थी, परन्तु उसे लगातार धमकी मिल रही है।")

Source: Field Diary (Interview), 2004.

Box – 6.12
Housing and Risk of Eviction : An Example of a Beneficiary

District	-	Hathras	Respondent	-	Usha Devi
Block	-	Sikandra Rau	Age	-	36 (Female)
Village	-	Iqbalpur	Caste	-	Nai (OBC)

The interviewee belongs to a minority community; there are only two such families of this community in the village; who earn their living by traditional occupation. She was assured of Rs 20,000.00 for constructing the house for which she had to pay Rs 2,000.00 to the Gram Pradhan. However, she received only Rs 10,000.00 under IAY. She completed the construction of her house by taking a loan of Rs 15,000.00. The beneficiary alleged that the two families of their community are continually being tortured and facing physical and mental trauma at the hands of Yadavs of the village who according to her want them to leave their houses and village.

(As reported to the study team "इन्दिरा आवास योजना (उच्चकृत) की लाभार्थी ऊषा देवी गॉव में दो परिवार ही इस जाति के है, जो परम्परागत व्यवसाय करने गुजारा करते हैं। योजना के तहत ऊषा देवी को 20,000.00 रूपया देने की बात प्रभान द्वारा कही गयी थी, एवं उनसे पहले ही 2,000.00 रूपया ले लिया गया। परन्तु योजना आने के बाद 10,000.00 रूपया ही दिया गया। ऊषा देवी ने 15,000.00 रूपया ब्याज पर लेकर अपना आवास बनवा लिया। लाभार्थी के अनुसार गॉव के यादवों द्वारा इनके परिवारों को शारिरिकएवं मानसिक यातनाऐं लगातार दी जाती है एवं पानी तक के लिए मोहताज कर दिया जाता है। उनके अनुसार लोग चाहते है कि ये लोग अपना घर एवं गॉव छोड़कर चलें जाऐं, जिससे दबंग लोग इनके घरों पर कब्जा कर सकें।")

Source: Field Diary (Interview), 2004.

Box – 6.13
Housing under IAY : Sale and Resale

District	-	**Muzaffarnagar**	**Respondent**	-	**Sunita W/o Subhash**
Block	-	**Charthawal**	**Age**	-	**40 (Female)**
Village	-	**Mathura**	**Caste**	-	**Pal (OBC)**

The respondent (previously itinerant) is living in a house built under the IAY scheme originally by the immediate beneficiary of IAY Smt. Shaghufta W/o Kasim who sold it two years back to Dhudhia Musharraf- Caste-Muslim, sub caste-Taga. The family of beneficiary had four members. They then migrated elsewhere. The house was resold to the respondent five months back for which a payment of Rs 35,000.00 has been made and a sum of Rs 25000.00 is due for the last three months. The respondent along with her family is living in the house for the past three months.

(As reported to the study team "सर्वे के समय 2000-01 में निर्मित इन्दिरा आवास नामित शगुफ्ता W/o कासिम का अध्ययन करने पर ज्ञात हुआ कि लाभार्थीनी शगुफ्ता ने लगभग दो वर्ष पूर्व अपना आवास चरथावल के एक दुधिया मुशर्रफ (जाति-मुस्लिम, उपजाति-तगा) को रूपया 50,000.00 में बेच दिया, एवं स्वयं अपने परिवार के साथ अन्यत्र कहीं चले गये। लाभार्थी के परिवार में पति-पत्नी एवं दो बच्चे थे। लगभग 5 माह पूर्व मुशर्रफ ने मथुरा गाँव के ही एक आवासहीन परिवार अनीता W/o सुभाष को मकान बेच दिया, जिसके एवज में सुभाष ने उसे 35,000.00 रूपये दे चुका है, एवं 25,000.00 रूपये बाकी और देना है। पिछले 3 माह से सुभाष अपने परिवार के साथ इस घर में रह रहा है।")

Source: Field Diary (Interview), 2004.

6.5 Specific Observations: Field Diary Based on Non-Beneficiary Households

In this section we present the interview-based (Field Diary) observations for non-beneficiary households in Boxes.

Box – 6.14
Housing and Exclusion : An Example of an Eligible Non-beneficiary

District	-	**Mahoba**	**Respondent**	-	**Gaya Prasad**
Block	-	**Panwari**	**Age**	-	**29 (Male)**
Village	-	**Teiya**	**Caste**	-	**Harijan (SC)**

Gaya Prasad is an eligible non-beneficiary of the village. His economic condition is very poor because of low income and large family of six children. He failed to build his own house. A year ago his Katcha house (shed) broke down when the roof fell upon them. They were saved with the help of the neighbours. In spite of this, he is not able to register his name in the list of selected beneficiaries of IAY. He reported that several non-eligible beneficiaries have availed of the benefits from IAY.

(As reported to the study team "अपनी निम्न स्तर की आय के कारण गया प्रसाद घर बनवाने में असमर्थ है। एक टूटे-फूटे कच्चे घर में अपने 6 बच्चों सहित जीवन यापन करता है। नवम्बर, 2003 में एक रात जब घर के सभी लोग सो रहे थे, तो अचानक तेज आँधी में घर गिर जाने पर सभी लोग दब गये, परन्तु बस्ती के लोगों के अथक प्रयास से सभी को बचा लिया गया। अत्यन्त निम्न आर्थिक स्थिति के बावजूद भी यह परिवार शिक्षा के प्रति अत्यन्त जागरूक है। गया प्रसाद अपने सभी बच्चों को कम से कम 10 वीं तक की पढ़ाई कराना चाहता है। इसके अनुसार इन्दिरा आवास योजना की चयनित सूची में पिछले दो वर्षो के प्रयास के बाद अब उसका नाम लिया गया है, जबकि पिछले वर्ष गैर-आवश्यक पात्र लोगों को आवास दिया गया।")

Source: Field Diary (Interview), 2004.

Box – 6.15
Housing and Nexus of Corruption : A Case of an Eligible Non-Beneficiary

District	-	Varanasi	Respondent	-	Heeravati
Block	-	Cholapur	Age	-	30 (Female)
Village	-	Chaubepur Khurd	Caste	-	Chamar (SC)

Heeravati is an eligible non-beneficiary. She is homeless and lives in a temporary house with roof made of plastic sheet with her husband and two sons. She alleged that the ability to bribe Gram Pradhan and proximity to Pradhan determines selection of beneficiaries. This malpractice is alleged to involve officials like BDOs down to Panchayat Secretary. No scope for redressal of grievances is left in this system. Most of the houses under housing schemes were sanctioned for the non-eligible people in this nexus.

(As reported to the study team "गैर लाभार्थीनी हीरावती अपने पति एवं दो पुत्रों के साथ एक मड़हे पर पन्नी डालकर अत्यन्त दयनीय स्थिति में गुजारा करती है। हीरावती के अनुसार आवास पाने के लिये गाँव में 2500 से 3000 रूपये प्रधान को घूस देना पड़ता है। जिसने घूस दिया, उसका आवास मिल गया, चाहे वह किसी भी जाति का हो। हीरावती के अनुसार इस प्रक्रिया में प्रधान के साथ सचिव एवं BDO तक भी लिप्त रहते है, तो गाँव के गरीब लोग शिकायत भी करें, तो किससे करें। उसके अनुसार गाँव में दिये गये अधिकतर आवास उन्हें ही मिले है जो पात्र नही हैं, परन्तु प्रधान के खास व नजदीकी है।")

Source : Field Diary (Interview), 2004

Box – 6.16
Housing and Bribing : A Case of an Eligible Non-Beneficiary

District	-	Varanasi	Respondent	-	Guddi W/o Lalman
Block	-	Araziline	Age	-	28 (Female)
Village	-	Ayodhyapur	Caste	-	Harijan (SC)

Guddi devi is an eligible non-beneficiary She is homeless and lives in a temporary house with the roof made of plastic sheet along with her husband and three sons. Even when Guddi Devi lived homeless along with her family, her name had not figured in the list of panchayat nor did she derive benefits from the housing schemes since last many years. She alleged that the poor people are not given priority in selection of beneficiaries and that only those who can pay bribe to the tune of Rs.2000.00 to Rs.3000.00 are able to secure benefits. Even though she was eligible, her name was not listed in the beneficiary list of Panchayat because she was unable to pay five hundred rupees to the Panchayat Secretary.

(As reported to the study team "गुड्डी देवी अपने पति एवं तीन बच्चों के साथ गाँव की मुख्य आबादी में मड़हे पर पन्नी डालकर रहती है। गाँव की नयी पात्रता सूची में इनका नाम शामिल नहीं किया गया है। जबकि इनके अनुसार गाँव के वास्तविक पात्रों में इनका नाम सर्वप्रथम होना चाहिये। गुड्डी देवी के अनुसार आवास उन्हें ही मिलते है जो 2000 से 3000 रूपये घूस दे सकने में समर्थ है। इनके शब्दों में,"हम गरीब लोग की कोइ सुनवाई नही होती क्योंकि हम पैसा नहीं दे पाते। पात्रता सूची में नाम लिखने को कहे, तो सचिव ने 500 रूपये माँगा। हमने नही दिया, तो हमारा नाम नहीं लिखा।")

Source : Field Diary (Interview), 2004.

Box – 6.17
Housing, Local Division and Deprivation : An Example of an Eligible Non-beneficiary

District	-	Sitapur	Respondent	-	Rampati (Widow)
Block	-	Sidhauli	Age	-	50 (Female)
Village	-	Manawa	Caste	-	Pasi (SC)

Rampati is economically very weak. For last twelve years after the death of her husband she has been trying continuously to get her pension as widow but has not got yet.In the year 2002 an account was opened of Rs. 500/- in the bank in her name by the Gram Pradhan. However, because of the factionalism among the villagers, Rampati could not realize the financial support. The promised financial support of all the 34 beneficiaries along with Rampati had been cancelled following factionalism. We found Rampati's name in the list of selected beneficiaries of the village. But she does not hope to get a house under the government scheme.

(As reported to the study team "पात्रता सूची में शामिल गैर-लाभार्थी रामपति आर्थिक रूप से अत्यन्त निर्धन है। लगभग 12 वर्ष पूर्व इनके पति के निधन के पश्चात से अब तक लगातार प्रयास के बावजूद भी अभी तक इन्हें विधवा पेन्शन नहीं मिल पाया है। सन् 2002 में प्रधान द्वारा 500 रूपये लेकर बैंक में इनका खाता भी खुलवाया गया। परन्तु गाँव की आपसी गुटबन्दी के कारण आये हुए सभी 34 लाभार्थियों का धन निरस्त कर दिया गया। रामपति का नाम गाँव के चयनित लाभार्थियों की सूची में पाया गया, परन्तु इनको अब आवास मिलने की कोइ उम्मीद नहीं है।")

Source: Field Diary (Interview), 2004.

Box – 6.18
Housing: A Case of an Enlisted Non-Beneficiary

District	-	Kanpur Nagar	Respondent	-	Rashika Begum
Block	-	Bilhaur	Age	-	36 (Female)
Village	-	Makanpur	Caste	-	Muslim (Minority)

Rashika Begum, also known as Benu, is satisfied with the funds sanctioned and selection procedure under I.A.Y. However, she was disappointed with the biased attitude of the Gram Pradhan and Panchayat Secretary in distributing the benefits of the scheme. Even though her family lives in misery without having a livable dwelling unit, the names of the members in her family do not figure in B.P.L. list, while those who benefited from the scheme were economically better than their family, she alleged. Presently Rashika Begum lives in the kuchcha portion of the house of her paternal aunt.

(As reported to the study team "पात्रता सूची में शामिल गैर-लाभार्थी राशिका बेगम उर्फ बेनू इन्दिरा आवास योजना के अन्तर्गत दिये जा रहे आवास एवं चयन प्रक्रिया को बहुत अच्छा मानती है। परन्तु वितरण प्रक्रिया में प्रधान व सचिव द्वारा किये जा रहे पक्षपातपूर्ण रवैये से वे खफा है। राशिका बेगम के अनुसार, "हमारे सिर पर टूटी-फूटी झोपड़ी भी नहीं है, हम बी.पी.एल. भी हैं, परन्तु जितने भी आवास इस गाँव में दिये गये, सभी की आर्थिक स्थिति हमसे अच्छी है। घर के दो सदस्यों का नाम प्रधान ने सूची में ले रखा है। परन्तु लगता है कि सबसे आखिर में हमारा नाम लिखा गया है।"वर्तमान में राशिका बेगम अपनी फूफी के घर के कच्चे हिस्से में गुजर-बसर करती है।")

Source : Field Diary, 2004.

Box – 6.19
Scheduled Caste Landless Non-Beneficiary : An Example

District	-	Kanpur Nagar	Respondent	-	Chotelal
Block	-	Bilhaur	Age	-	30 (Male)
Village	-	Pura	Caste	-	Harijan (SC)

Chotelal is a landless labourer who works as an agricultural labour. He has a family of eight members. His name is not there in the BPL list because he belongs to the opposition group of the present Gram Pradhan, Chhotelal alleged. The Gram Pradhan distribute funds under the scheme giving priority to *his people* and neglecting the interests of poor and homeless people. Chhotelal informed that there were ten scheduled caste families, poor and homeless, who did not figure in the list of beneficiaries prepared by the Panchayat.

गैर लाभार्थी छोटे लाल हरिजन जाति का भूमिहीन कृषि-मजदूर है, जो प्रत्येक वर्ष लगभग 1 एकड़ कृषि योग्य भूमि पर अधिया (बटाई) खेती करता है। छोटे लाल के साथ में 8 सदस्यीय परिवार रहता है। छोटे लाल के अनुसार इसको अभी तक आवास ना मिलने का कारण वर्तमान प्रधान के विरोधी गुट का होना है। इसके अनुसार प्रधान द्वारा आवासों का वितरण गरीबी एवं आवासहीनता को देखकर नहीं, बल्कि प्रधान के नजदीकी एवं चमचे लोगों की वरीयता क्रम में किया गया। छोटे लाल के अनुसार गाँव में अभी भी हरिजन जाति के ही लगभग 8 से 10 परिवार ऐसे है, जो आवासहीन एवं अत्यन्त निर्धन है, परन्तु उनका नाम भी पात्रता सूची में नहीं लिया गया है।

Source : Field Diary (Interview), 2004.

Box – 6.20
Housing for an Eligible Beneficiary : An Example of Indifference

District	-	Hathras	Respondent	-	Leelawati
Block	-	Sahpau	Age	-	45 (Female)
Village	-	Madhabhoj	Husband's name	-	Mahesh Chandra

The beneficiary, without having even a kuchcha house, was selected under the IAY 2000-01. The beneficiary did not receive any instalment even after four years of selection. Other beneficiaries selected during the same time had received their due instalments. The Pradhan expressed his unawareness about the incident. The eligible beneficiary is reported to have no conflict with the panchayat members. Still then she has been waiting to derive the housing benefits.

(As reported to the study team "लाभार्थी लीलावती W/o महेश चन्द्र को आवास हेतु, इन्दिरा आवास योजना के अन्तर्गत वर्ष 2000-01 में स्वीकृत हुआ। लाभार्थी के साथ के सभी लोगों को पैसा आ गया, परन्तु लाभार्थी के पैसे की प्रथम किश्त भी वर्ष 2004 तक भी नहीं आयी। लाभार्थी के पास स्वयं का कच्चा घर भी नहीं है। गांव के प्रधान ने भी इस मामले में अनभिज्ञता जाहिर की लाभार्थी के परिवार के अनुसार इनके परिवार की पंचायत से कोई रंजिश या विरोध भी नहीं है, फिर क्यों आज तक इनका पैसा नहीं दिया गया।")

Source: Field Diary (Interview), 2004.

Box – 6.21
Rural Housing : Exclusion of an Eligible Candidate

District	-	**Muzaffarnagar**	**Respondent**	-	**Ompan Singh**
Block	-	**Morana**	**Age**	-	**50 (Male)**
Village	-	**Chaurawala**	**Caste**	-	**Harijan (SC)**

According to the respondent, the benefits of the scheme run by the government for the welfare of the poor is cornered by the autocrat and the politician. He informed that poor people are yet to be benefited by the scheme. He himself is living in a down-and-out state along with his family, which is not able to get the benefit of scheme due to the apathy of the Pradhan. He further apprised that Pradhan allots the houses to only those who have supported and voted for him in the elections and since he opposed him in the elections, he did not get benefit under the scheme despite being an eligible candidate.

(As reported to the study team "ओमपान सिंह के अनुसार गाँव के सबसे निर्धन एवं आवासहीन लोगों में इनके परिवार से तीन भाई हैं। चुनाव के समय प्रधान के विपक्षी गुट में होने के कारण एवं वोट न देने के कारण इनको आवास नहीं दिया जा रहा है। ओमपाल सिंह अत्यन्त निम्न आर्थिक स्थिति एवं आवासीय स्थिति में है। एक कच्चा मड़हा बनाकर रहते हैं। उनके शब्दों में, ''गाँव के सबसे निर्धन व्यक्तियों को तो अभी तक आवास नहीं मिल पाया, जबकि प्रधान के नजदीकी व खास लोगों का आवास मिलता जा रहा है। सरकार तो गरीबों के लिए अनेक कार्यक्रम चलाती है, परन्तु इनसे गरीबों को तो लाभ कम होता है बल्कि तानाशाह व नेता लोग इसका भरपूर लाभ उठाते है।'')

Source: Field Diary (Interview), 2004.

Box – 6.22
Rural Housing : Exclusion of the Eligible Non-SC/ST Household

District	-	**Muzaffarnagar**	**Respondent**	-	**Mahendra**
Block	-	**Morana**	**Age**	-	**36 (Male)**
Village	-	**Firozpur**	**Caste**	-	**Pal (OBC)**

The respondent is an eligible candidate, yet he is not able to get the benefit because he does not belong to SC/ST; his is a backward caste. He categorized that the SC/ST population gets benefits, which they do not need actually. In this way, the welfare schemes of the government target the rich SC/ST candidates rather than actual needy poor.

(As reported to the study team "महेन्द्र को पिछणी जाति का होने के कारण आज तक आवास नहीं मिल पाया, ऐसा महेन्द्र का मानना है। महेन्द्र के शब्दों में ''हम गरीब होते हुए भी आवासहीन हैं, क्यों कि हम हरिजन नहीं है। जबकि इन लोगों का घर होते हुए भी और घर दिये जाते हैं। सरकार गरीबी दूर करना चहती है, या हरिजन चमारों को अमीर बनाना चाहती है। गरीब का कोई विकास नहीं हो सकता, क्यों कि गरीबी के नाम पर पैसे वाले व्यक्ति ही धनवान होते हैं।'')

Source: Field Diary (Interview), 2004.

Box – 6.23
Rural Housing : Exclusion by Holding APL Card

District	-	Muzaffarnagar	Respondent	-	Navranti Devi W/o Ramesh
Block	-	Morana	Age	-	30 (Female)
Village	-	Chaurawala	Caste	-	Banzara (SC)

The respondent is owner of the APL ration card though her living status represents those of BPL. Her vows are endless. She lives in a wretched state on the streets with her three children. Her husband works as a labourer, and squanders all his income in drinking. As she is not able to give commission to Pradhan, she did not receive the benefit of the IAY scheme. It is becoming increasing difficult for her to support her family even though she is also working as daily wage labor; she is not able to get the benefit of BPL card, as she owns APL card. She is in dire need of IAY benefit and BPL card.

(As reported to the study team "बन्जारा जाति की 30 वर्षीय महिला श्रीमती नवरन्ती देवी अपने छोटे-2 तीन बच्चों के साथ खुले आसमान के नीचे एवं बरसात तथा तमती धूप में दूसरे के घर अपना जीवन बिताते हुये प्रधान एवं पंचायत की शिकायत करते हुए कहती है कि "जिस प्रकार भगवान को हमारी परेशानी हमारा दुख नहीं दिखाई पड़ता, उसी प्रकार पंचायत एवं प्रधान को हमारी परेशानी दिखाई नहीं देती (नवरन्ती देवी के पति श्री रमेश कुमार उम्र 35 वर्ष, अपनी पूरे दिन की कमाई शराब एवं भांग में लगा देते है, जिस दिन मजदूरी नही मिलती है तो उस दिन भांग एवं जब मजदूरी मिलती है तो शराब पीकर सारा पैसा खत्म कर देते हैं)" तीन बच्चों का पालन करने के लिए नवरन्ती देवी मजदूरी करती है, राशन कार्ड भी APL का है जिसमें मात्र मिट्टी तेल मिलता है। प्रधान जी से कई बार आवास की मांग की गयी किन्तु, पैसा न दे पाने की स्थिति में आवास नहीं मिल पाया। नवरन्ती देवी को अपने बच्चों को दो वक्त की रोटी दे पाना मुस्किल हो गया है ऊपर से शराब पीने के बाद पति का दुर्व्यवहार भी उनके लिए कष्टप्रद है। ऐसी स्थिति में उन्हें एक आवास एवं BPL कार्ड की अत्यन्त आवश्यकता है।")

Source: Field Diary (Interview), 2004.

CHAPTER SEVEN

CONCLUSIONS AND RECOMMENDATIONS

Rural Housing-led fulfillment of basic needs may show the roadmap for giving time and space to the asset-less income-poor households to use labour-power in other productive areas. The provision of housing as a free gift will enhance the real income of the income-poor households by saving the money and labour that would otherwise have been spent on housing. Provision of low-cost environment-friendly housing for this section of society will maintain their security and identity, and will enable them to have improved human living.

(I) Some Facts on Housing and Living Condition

Literacy:

- The rate of literacy of the sample beneficiary households is 56.0 per cent. The literacy rate of the non-beneficiary households is 50.0 per cent.

Land:

- The land distribution is highly skewed for both the beneficiary and the non-beneficiary households, 47.0 per cent of the beneficiary households are landless. 49.4 per cent of the non-beneficiary households are landless.

Labour and Income:

- Most of the beneficiary and non-beneficiary households having small plot of land, earn their living mainly from non-agricultural sector, which shows the inadequacy of the agriculture sector to provide living for most of the working population from both the beneficiary and the non-beneficiary households.
- 81.0 per cent of the beneficiary households earn annual income below Rs. 30,000.00, which is for 91.0 per cent of the non-beneficiary households. Per capita income per annum for the beneficiary and the non-beneficiary households are Rs. 3,966.00 and Rs. 3,160.00 respectively. Average annual household income are Rs. 22,644.00 and Rs. 16,457.00 for the beneficiary and the non-beneficiary households respectively.

Public Distribution System:

- Public Distribution System failed to offer benefits to the sample beneficiary and non-beneficiary households.

Food and Clothing:

- Basic needs by food and clothing have remained not-fulfilled in case of the bottommost sections of both the beneficiary and the non-beneficiary households.

Migration:

- Because of unemployment, low wage, and job search, forced migration remains a fact.
- However, most of the households, beneficiary and non-beneficiary, remain locally confined.

Housing by Estimation and Its Components:

- 64.4 per cent of the non-beneficiary households have size of land below 200 sq.guj per household while 14.0 per cent of the beneficiary households have size of land below 200 sq.guj per household for construction of houses.
- 91.0 per cent of the beneficiary households have completed the construction of house under schemes and reside in the dwellings units.
- 88.0 per cent of the non-beneficiary households reside in kaccha houses, while 93.5 per cent of the beneficiary households reside in pakka houses. Only 6.7 per cent of the houses constructed under IAY have pakka floor.
- 80.0 per cent of the beneficiary households have constructed toilets and 67.0 per cent are reportedly using it. This facility was found totally absent for the non-beneficiary households.
- Only 12.5 per cent of the beneficiary households were provided smokeless stove under housing schemes, of which only 32.0 per cent were found using this facility.
- The parametric limit (20 sq.mt.) set for the total area under a housing unit was violated in construction. 64.0 per cent of the beneficiary households under IAY and 80.0 per cent of the beneficiary households under PMGAY had houses constructed below the prescribed area norm.
- 88.0 per cent of the beneficiary households were found satisfied with the house constructed under the schemes. Most of the unsatisfied households pointed at inadequate aid received.
- The linkages of the IAY with other social development schemes were found negligible.
- In 53.0 per cent of the villages, elected women members were not actively playing their role as Gram Pradhan, and instead her husband/brother/son were acting on her behalf.

Cost:

- On average, the required budget for construction of a dwelling unit was Rs. 26,726.00 for the non-beneficiaries. The average cost of construction of residential unit under IAY and PMGAY respectively come to be Rs. 27,627.00 and Rs. 23,609.00 in case of full construction.

Commission:

- In order to take the benefit of the scheme, 51.0 per cent of the beneficiaries had to pay commission in some form or the other. Of this, 85.0 per cent paid between Rs. 1,000.00 and Rs. 5,000.00 as commission per sanctioned residential unit.

Credit:

- The sampled villages had a high percentage of households who took loan. 89.0 per cent of the beneficiary households had average loan per household of Rs. 9956.00 and 90.3 per cent of the non-beneficiary households had an average loan of Rs. 14,613.00.

(II) Problems in Implementation of Rural Housing Schemes

- Low target fixed for allocation of houses (per Gram Panchayat)
- Autocracy of Gram Pradhan and selection of households as beneficiaries by favouratism/nepotism
- Role of speed-money/bribe for selection as a beneficiary
- Delay in sanction and release of money for construction of house
- Problems in selection procedure followed by Panchayats, with problems in preparation of BPL list, exclusion of poor non-SC households, inclusion of non-poor by 'connections' and also by political (MPs/MLAs) pressures.

- Often low quality-high price construction materials are supplied by the Gram Pradhan to the beneficiaries in addition to the fact that this mechanism binds the beneficiaries to the Pradhan.
- Running of dual schemes, namely, full construction and upgradation, creates functional problems in selection in the same locality where cases of housing-related vulnerability is prominent.
- Perparation of the list, BPL and APL, by Panchayat and State Supply Department show different enlistment and hence creates problems in providing benefits to genuine beneficiaries.
- The perception of failure of the two components, namely, toilet and smokeless stove, however, differ as reported by the users and the Government functionaries.
- In most of the constructed (pakka) houses under schemes, floor remains 'Kaccha', that shows tradition. None of the beneficiaries and non-beneficiaries suggested in favour of pakka floor.
- 'Construction of residential house under Schemes' explains loans taken by most (85.5 per cent) of the beneficiary households, which is not the cause for the non-beneficiary households.

- So far Rural Housing Schemes are delinked from employment generation schemes, like SGRY etc. Nor does rural housing so far has led to significant generation of wage-employment.
- We did not find any causal link between provision for housing under schemes (and non-schemes) and non-migration. What we found is independent of provision for housing, most of the settled population (in villages) remain 'locally confined', with limited movement/mobility for economic (wage-earning) purposes. Thus, unless housing is provided on a larger scale for the settled population, migration-related hypothesis remains non-testable.
- For most of the districts, governance (by response, participation, recording, documentation) was found to be very poor so far as implementation of housing schemes is concerned.

Toilet:

- Toilet as a binding component of rural housing scheme shows a major failure so far as its use is concerned.
- Non-use (and non-construction) of toilet in residential houses is not only because of tradition-cum-habit, but also because the households do not like attached toilets in a small residential plot of land.
- Money sanctioned separately for construction of toilets is too small to construct toilet (private) of reasonable size with soak pit etc.

Stove:

- Smokeless stove is a failure, because of tradition-cum-culture of the users. Failure of smokeless stove is also because of input-mix (or fuel), which is primitive-traditional. Smokeless stove came as a supply-side package component alongwith housing, which most of the receivers rejected operationally.
- Non-use of smokeless stove is because
 (a) Use of available traditional stove-cum-cooking method is more acceptable by being easier and hence user-friendly.
 (b) Wrong location of the stove installed.
 (c) Small size and low physical capacity relative to the requirements of the households.
 (d) The fuels (input-mix) in use over the past years are in keeping with on-going model of stove.

(III) General Suggestions

Housing in General:

- Aid has to be enhanced for covering cost of construction of specified size. [Average construction cost was reported to be Rs. 27,627.00 and upgradation cost Rs. 18,840.00 under IAY; the same under PMGAY was Rs. 23,609.00 for full construction and Rs. 14,624.00 for upgradation].

- Housing should be made one major component of employment-generating programmes in rural U.P., even if SGRY and housing programmes are implemented separately.
- Provision of rural housing as a base for development of infrastructure so far is negligible. Hence, long-term planning and programmes for execution are needed to ensure housing-based infrastructure in rural U.P. For this, a comprehensive model is needed that has to accommodate the following basket for rural U.P.:
 - [Private house, public (women) toilet, private (women) bathroom, public (multiple) sources of drinking water, (at least) semi-pakka (public) link roads in villages covering all houses to link main (motorable) road, public (usable) water for public use (irrigation, cultivation etc.), concrete drainage and sewerage for disposal of foul water, identified location for disposal of solid domestic wastes].
 - The above basket is to be set in terms of priority, without removing any of the minimum required tasks.
- Housing should continue to be provided after identification of village settled population as probable beneficiaries by poverty, and not by caste.
- The list of BPL has to be prepared by Panchayat through open meetings of Gram Sabha, the list declared in the following open meetings, and displayed in all public places in the areas under the concerned Panchayat.
- The BPL list as prepared, thus, will remain valid for the next five years within which no 'family-breakup related seeking inclusion in list of beneficiaries' will be allowed.
- In presence of 'free-gift housing' as under IAY, schemes like CCS is likely to fail. Hence, once areas under a particular Panchayat is covered under IAY for a specified period based on estimated poverty of households, it should not go to implement any loan-based housing schemes like CCS.
- Non-SC/ST households should also be included, if the poverty estimation by income/assets/landholding is found to be more vulnerable relative to the SC/ST households in a particular Panchayat area.
- Absence of the particular candidate for enlistment at the time of selection of probable beneficiaries cannot be a reason for his/her exclusion. It will be Panchayat's binding responsibility to prepare the exhaustive list of all village settled population, and hence, the BPL list prepared by Panchayat has to be inclusive.
- Anybody reporting 'pressure from above' (by MPs/MLAs) in selection of beneficiaries has to be taken seriously, and action taken to eradicate such pressures by the state.
- Added aid may lead to added money siphoned off by the peoples' representatives (like Gram Pradhan) and often in collusion with public officials. Hence, a five-member vigilance committee with one member from concerned Bank, one from State Government, concerned Gram Pradhan, one representative from opposition of Gram

Panchayat and one nominated representative from identified BPL list has to be formed. This committee will be a high-powered one to identify and show the problems linked with sanction and release of aid, and stop siphoning off. This type of committee may be also formed at block and district level.

- In addition to Panchayats, NGOs of proven credibility in the locality may be involved for public awareness about toilet, bathroom, water use, sanitation etc.

- If the current BPL survey report remains questionable, there has to be external observers in Gram Sabha meetings for open discussion-led identification of the poorer of the poor and hence enlistment as beneficiaries. This is needed in view of pending correction of existing BPL list, by inclusion of income-poor and exclusion of income-non-poor.

- The construction materials for housing in regions like Bundelkhand has to be different from that in East U.P. Hence, training-cum-knowledge (engineering-architectural-planning) institutes have to be identified or set up in each district of U.P. for dissemination of information on materials-cum-cost of housing., where housing schemes have been decided to be implemented. The 'link catalysts' for this has to be the Panchayat secretary and BDO/ADO.

- The income-poor (BPL) beneficiary households own (small size) land, but instead of being mainly cultivators, 'non-agricultural labour' has remained their main occupation. The reason is that these BPL households cannot afford to invest in inputs for cultivation. Hence, while providing aid for housing, decision has to be taken to provide minimum institutional credit to these beneficiaries so that they can buy/lease-in inputs to stop being footloose labour, and use small plot of land productively. To be precise, aid for housing has to be linked with 'credit-linked cultivation' for his stability.

- Ignorance-cum-illiteracy is a major factor for helplessness of the beneficiaries to the extent that the money (aid) sanctioned under Housing Schemes is siphoned off. 'Functional literacy' may be ensured by the local government (financial) institutions by display and explanation of Pass Books in Banks, Rs. of denominations, counting etc. This may build 'capacity' of the beneficiaries.

- There is no trade-off between provision for housing and other basic needs. In fact, housing provides the platform (space) for realization of other means for life-support. So far, ownership over movable durable assets is insignificant for the BPL beneficiary households. Housing may show the scope for the beneficiary households to have productive and consumer assets.

- There has to be competent agency/institute to suggest the types of materials, with cost implications, that the beneficiary households may adopt while constructing houses.

- Unless requested, the beneficiaries should be given aid in cash in two equal installments, the second installment released to construct roof, doors, and windows, while the first

installment should be checked in terms of utilization on initial construction of walls, base, floor etc.

- The compulsion of the beneficiary to visit money releasing institution (bank) frequently has to stop. The institution has to go to the beneficiary in the concerned locality, and inform (written) about the payment of their installment in presence of the Panchayat Secretary.
- Housing-related scope for wage-employment remains limited by the use of family labour. In absence of alternative employment opportunities, this use of family labour supports construction of houses in an optional direction. Informal labour may be converted into formal labour only when the scope for wage-employment increases elsewhere. It needs linking housing beneficiaries with other employment-generation schemes.
- The fixation of target for districts must be done by the state and fixation for revenue villages should be done through the concerned block office for each year.
- The State Government may form an 'Information Committee' at block level so that the beneficiary and the non-beneficiary households could get information regarding current status of the housing programmes, sanction of projects, payment of installments, use of materials for construction of house, cost of construction, explore other needs for improving the living condition.
- The Vigilance Committee at block/district level should submit its recorded annual progress report to the district/state authority so that remedial measures may be taken for better implementation of the programme. In addition to this, a strict monitoring system should be developed for each block and district in the state.
- The responsibility of the programme must be identified at each level (GP, block, district and state).
- After the identification of BPL households, a Master Card may be issued to all identified households, in which full details of the family (name, caste, occupation, land size, income, BPL number, received government benefits etc.) should be mentioned. Along with this, it is necessary to create a Master Register for each Gram Panchayat to cover all revenue villages under its jurisdictions. This Master Register has to record all necessary information like BPL/APL households, open meeting of Gram Panchayat, vigilance reports, infrastructure facilities, visit report of higher level Government officials, provided benefits under different development programmes etc. It should help the planning and development of the Gram Panchayat.

Stove:

- Smokeless stove can not be imposed from supply side, under existing circumstances when the fuel used remains traditional like leaves, cowdung cake, wood, straw etc. Female opinion has to be respected and accepted here.

Toilet:

- Under existing socio-cultural circumstances in U.P., construction of toilet in each individual house can not be imposed against the will of the members of the households. Construction of attached toilet against will may lead to its non-use (abandonment) or use for other purposes (store room etc.). In this context, opinion of female members of the household should be taken as the acceptable opinion.

- In case many of the dwelling units do not have attached toilet, general 'Mass women toilet' has to be constructed in each revenue village, which has to be taken care of by a committee formed by users. This toilet has to be constructed in one extreme corner of the village, followed by open space with no habitation. This may be initiated on an experimental basis by selection of one Block in a selected District.

Bathroom:

- Housing provision has to encompass provision for bathroom for the female members of the households.

Environment:

- The guidance from local credible (engineering-architectural) institutes is needed to provide guidelines for constructing climate/environment friendly residential houses.

Credit:

- In view of already existing 'outstanding loan' of the households that is to be repaid, the households may be unwilling to take additional credit for cultivation of the land that they own. This may be taken care of by providing agricultural credit at zero per cent rate of interest. This has to go in parallel with write off of outstanding loan on a case-by-case basis. The lenders charging exhorbitant rate of interest may be identified by the Panchayat and asked to show how much money did they get back from the borrowers. The financial institution (local) and Panchayat should work together to note what minimum repayment (of principal and interest) is needed to declare the households debt-free.

Basic Needs:

- Households in rural U.P. has as members not only human beings, but also domestic animals. Housing has to have provision for sheds for domestic animals. Hence, the enhanced aid has to cover at least one shed per household beneficiary to accommodate domestic animals.

- An integrated development programme (linkages of schemes) is needed for improvement of the living condition of the rural poor people. The safe drinking water, basic education/literacy, wage/employment, housing, self-employment, pension schemes, sanitation and awareness generation programmes may be integrated under one scheme and implemented in an integrated manner.

(IV) Specific Suggestions

☞ **Criteria for Selection of Beneficiaries under Housing Schemes**

a) Shelterlessness

b) Landlessness

c) Income-Poverty

d) SC/ST in BPL

e) Extreme cases like only women households, households dependent on physically challenged adult members, displaced households by war, partition, ethnic conflict, physical infrastructure-induced etc.

☞ **Modus Operandi for Execution of Housing Programmes**

a) Selection of households has to be through BPL Survey-cum-open meetings of Gram Sabha

b) Moratorium on number of households for at least five years, after being listed, so that there is no further break-up (by marital status, land division etc.) to claim more dwelling units.

c) Formal BPL record has to be prepared by Panchayat and maintained in both Panchayat offices and BDO/DRDA offices.

☞ **Execution of Schemes by Selection of Region-Specific Cases of Full Construction and Upgradation**

a) In case a particular area (village) is selected for allocation of houses, it has to exhaust first 'full construction' cases, rather than implementing twin cases, namely, full construction and upgradation simultaneously.

b) Once in the selected area, full construction cases get exhausted via fulfillment of the needs of the beneficiaries, upgradation cases may be launched.

☞ **Components of Housing to be Provided**

a) Based on household size (5 to 6 members), one big room of (20'x10'x10'), with at least two windows and two doors;

b) Floor may be allowed to remain kaccha for cultural reasons;

c) Roof has to be compulsorily pakka;

d) There has to be attached bath room (at least for female use);

e) There has to be community (female)toilet per 50 households preferably maintained by Panchayat.

f) Toilet for private use in individual's houses should not be imposed by force;

g) Smokeless stove can not be imposed by force;

h) Indigenous/traditional sources of water (ponds, wells) are to be revived for public use; The maintenance has to be done by Panchayats.

☞ **Catalysts/Agents for Execution/Monitoring etc.**

- **For Execution**

i) Panchayat, and

ii) BDO/DRDA/Rural Housing Board

- **For Monitoring and Evaluation**

 External Authority/Agency like credible institutions, NGOs, VOs etc.

Suggestions for 'Inclusive' Rural Housing

a) 'Time-money-absence-connection', by different weightage, explain non-inclusion of households. Often income-cum-asset poor households are alleged not to be in the BPL list, either prepared by Panchayat or by State Supply Department. The strategy has to be 'inclusive' and not exclusive. Towards this end, a comprehensive (income-cum-asset based) list of households per revenue village has to be prepared by the Panchayat through open meetings of Gram Sabha. The list is to be rechecked by higher public authority. The listing is not difficult in view of the fact that most of the households in rural U.P. remain locally (village) confined (settled) without much mobility. Once the list is prepared, it needs execution on a priority basis by selecting households from the bottommost, that is, by accepted economic criteria (income-asset) in ascending order. The list has to remain operational for a medium period, say, five years, within which no selected household will have the right to additional 'aid' by breaking family, or by having new family by marital status. The comprehensive list is not exhaustive in the sense that it must have a flexibility to include mainly marginalized households that emerge not by division of existing ones.

b) To check new marginalization, there is no alternative to implementing employment generation schemes and other complementary measures.

c) To neutralize income-poverty, housing has to be supported by measures to raise real income, like provision for 'free education for rural children upto 10^{th} standard', 'free medical facilities in PHCs', 'subsidized food through PDS' etc. Housing, so far, has failed to ensure these life-support measures for rural poor.

d) There can not be any strict ratio of beneficiaries as SC and non-SC. It depends on number and percentage of SC BPL households in village total households, and as per cent of all BPL households in the village. Only when BPL SC households in a selected village exceed 50.0 per cent of total BPL households in the village, the SC BPL households should have entitlement to 50.0 per cent of all listed beneficiary households. The precise basis of being selected as beneficiary, thus, is BPL first, and then SC.

e) Housing often raises dependency, and hence, reinforces vulnerability of the rural poor. It may be checked by linking provision for housing with employment-cum-development programmes.

f) The post of Gram Pradhan has to be a paid post with imposition of vigilance on him/her on the issue of corruption.

g) Housing 'under construction' for a long period (or abandoned) has to be enquired into by Panchayat/Block, and based on case-to-case examination, has to be solved.

h) We suggest a separate 'Rural Housing Board' for U.P., with one board for each district to work under the State Board where the housing scheme is implemented.

This 'State Rural Housing Board' has to have at least five members, with at least one member from the Planning Commission, GOI.

i) The 'State Rural Housing Board', thus, set up will have to work in collaboration with State Planning Board, State Supply Department, and other Public Institutions that the Government of U.P. may feel needed for proper implementation of the housing schemes.

(V) Model for Rural Housing: Suggestions

a) There has to be no imposition of any specific model/structure for housing to be owned and used by the households other than imposing binding condition by size (area of building) and cost.

b) The model/structure (rectangular, hut-type, cottage-type etc.) is to be planned by the beneficiary herself/himself unless she/he asks for any model from the concerned authority (Panchayat, BDO, Housing Board etc.).

c) The decision to use materials has to be left to the beneficiary. It may be bamboo, wood, concrete slabs, boulders, bricks, depending on her/his information/judgment on the usability-cum-durability of the residential house. In this context, the local credible government and non-government institutions have to be approachable for the beneficiary households towards housing design, cost, and other relevant information free of cost.

d) The Panchayat/BDO/DRDA/Rural Housing Board should display in each revenue village one 'model house' for each of the beneficiary households, who can learn by observation the design, materials used etc. while going to construct their own residential building. The 'model house' may be used as a 'community centre' in the village that may cater to the needs like 'community library', 'health club' etc.

e) The construction period has to be for a maximum period of three months, preferably during April-June, as decided by the concerned beneficiary household with guidance from competent local credible authority/institution, followed by monsoon (July-September), so that the feedback is received after six months of completion on the durability of the constructed house.

f) There has to be no use of contractors for construction and supervision. Guidance, while the house is under construction, if required by the beneficiary household, has to come from the Panchayat/local credible organization etc.

We show below (I) standard design of residential house for consideration for each beneficiary household, with estimated cost, and (II) Model Construction (for display and learning) in each Gram Panchayat:

(i) Standard Design of Residential House for Consideration for each Beneficiary Household

House Size Length AB (=20'), Height AC (=10'), Breadth AE (=10'),
[=AB x AC x AE cubic feet]

Components of House (Minimum Requirements per household of size five)

- Front Door (South face) = 6' x 3' (= Height x Breadth);
- Back Door (Not shown): One of same size

(Each standard house must have two doors for safety from fire, animals etc.)

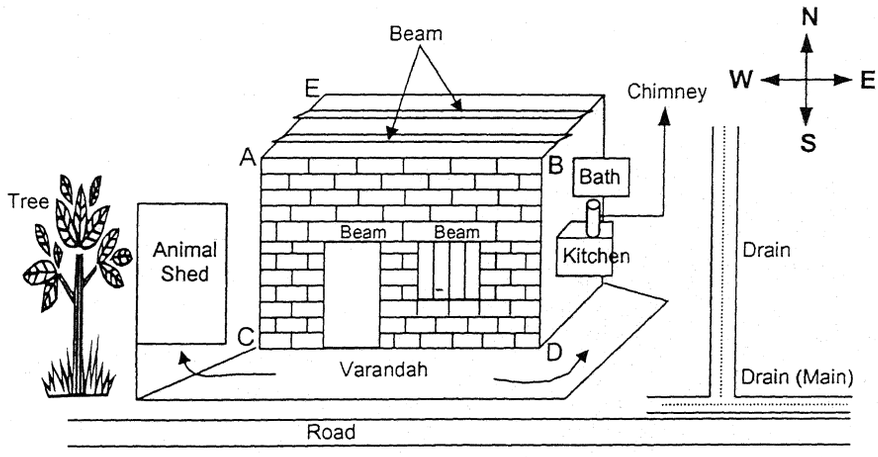
- Front Window (South face) = 4' x 5' (= Height x Breadth)
- Back Window (North face) = Not shown (But parallel to shown one) = 4' x 5'

(Two windows remain a choice for well ventilation)

- Varandah (South-East), size depending on available land space, having scope for plantations.
- Kitchen shown in North-East, as a partitioned space, depending on household to use materials for partition (movable). It has a Chimney for exhaustion of smoke.
- A separate Bathroom (specially for women) shown in North-East.
- Drain shown North-South, just outside kitchen and Bathroom.
- Animal Shed in North-West, separated from main house for human living; the Shed is connected through Varandah.

Required space (Two-Dimensional)

House (=200 sq.ft.) + Varandah (=20 x 5 =100 sq.ft.) + Animal Shed (=10 x 10 =100 sq.ft.)



In the projected (estimated) cost of construction for a single residential unit per household, material cost comes to be 72.97 per cent and labour cost 21.21per cent. The rest 5.82 per cent is transport-cost, windows and door. Use of bricks cover 54.80 per cent of total material cost. The other materials are cement (12.94 per cent), sand (6.38 per cent), iron rod,

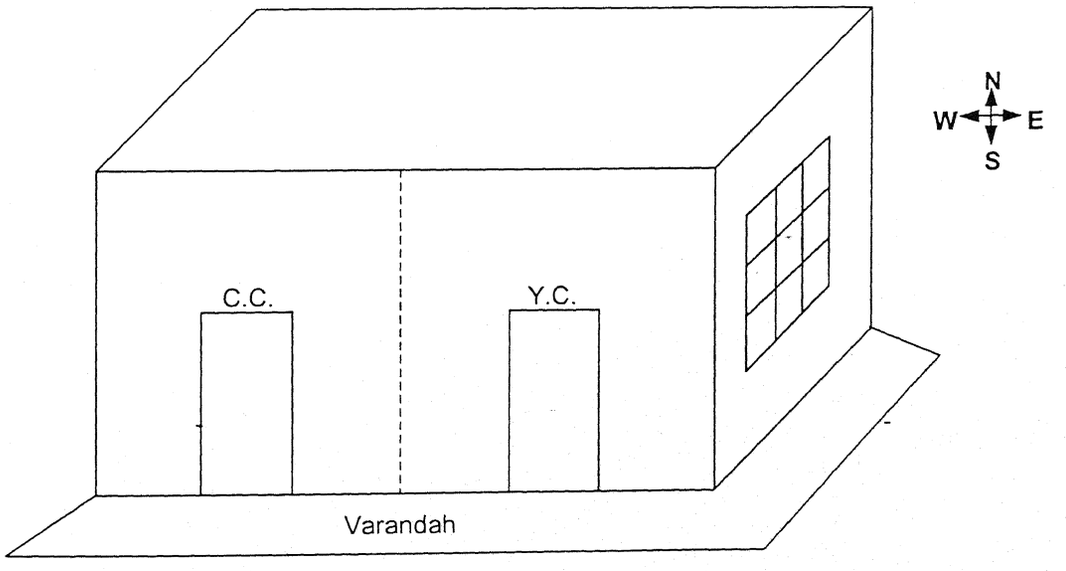
iron bar etc. (17.92 per cent), stone/Brick work for base (under soil) (7.96 per cent).Self labour, if used, is not estimated **(Table-7.1)**.

Table – 7.1
Estimated Cost of Construction
(Single Residential Unit per Household)

Sections	Inputs	Materials and Labour	Approximate Quantity	Total Cost (in Rs.)	Cost (%)
A	Materials	Bricks (required number 9831)	Rs.1400/ thousand×9831	13762.00	54.80
		Cement (only for plaster and roof)	25×Rs.130.00	3250.00	12.94
		Sand	2 trolley× 800.00	1600.00	6.38
		Boulder for Base* (stone/brick)	2 trolley× 1000.00	2000.00	7.96
		Iron Rods/Iron Syria for roof***	45 feet's×100	4500.00	17.92
		Soil	Locally available	-	-
		Water	Locally available	-	-
			Sub-Total	**25112.00**	**72.97 (100.00)**
B	Labour	Mason (Rajgir)**	(1× 20day×Rs.125.00/day)	2500.00	34.25
		Labourers	(4× 20dayd×Rs. 60.00/day)	4800.00	65.75
			Sub-Total	**7300.00**	**21.21 (100.00)**
C	Transportation, Windows/doors etc. others		Contingencies -	2000.00	5.82
			Grand Total (A+B+C)	**34412.00**	100.00

Note: * Under the soil, ** Main workers, *** the beneficiary can reduce this cost if he uses cemented molded sleepers (Gaters) upto Rs. 3,000.00 per house.

(ii) Model Construction (For Display and Learning) in Each Gram Panchayat



C.C. = Community Centre (Education Related)

Y.C. = Youth Club (Health Related)

The whole construction will have two parts: C.C. and Y.C., with one front door for each, and two windows (parallel), one in East and the other in West.

- The constructed house has to be a model for learning by being cost-effective, high quality (by standard of materials and durability), with no roof leakage, having adequate ventilation, entry of sunlight, termite-free walls etc. over years.
- The ratios of materials are to be documented and displayed in this Model House; Ratios of materials for construction of walls, of roof, of floor etc. are to be displayed separately.
- The Doors and Windows by components and costs are to be shown separately; Hence, the cost calculations are to be shown separately.
- All these have to be done by Panchayats or by any Agency on behalf of Rural Housing Board.

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APPENDIX-A

TABLES

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Table – 1
Distribution of Households by Ownership Status of the Census Houses Occupied by them and Number of Dwelling Rooms: U.P. and India

No. Of Rooms	Area	Uttar Pradesh				India			
		Owned	Rented	Other	Total	Owned	Rented	Other	Total
No Exclusive	SC	183780 (2.9)	3715 (2.4)	3646 (5.2)	191141 (3.0)	1298992 (4.0)	85710 (3.7)	64802 (5.9)	1449504 (4.1)
	ST	10288 (3.7)	822 (2.8)	595 (7.2)	11705 (3.7)	655881 (4.0)	39402 (3.6)	38461 (6.4)	733744 (4.0)
	Rural	496821 (2.5)	5851 (3.0)	7458 (5.5)	510130 (2.5)	4322678 (3.3)	210849 (4.3)	190941 (6.7)	4724468 (3.4)
	Total	561874 (2.3)	18387 (1.8)	13490 (4.3)	593751 (2.3)	5055727 (3.0)	632229 (3.1)	284460 (5.3)	5972416 (3.1)
One	SC	2328520 (37.3)	81645 (52.4)	38059 (54.7)	2448224 (37.8)	15127555 (46.8)	1278979 (55.2)	633618 (57.5)	17040152 (47.7)
	ST	89711 (32.3)	13723 (47.0)	4222 (51.3)	107656 (34.2)	7832556 (47.4)	520125 (47.7)	313745 (52.6)	8666426 (47.6)
	Rural	5899813 (29.1)	77827 (40.4)	57924 (42.6)	6035564 (29.3)	51229497 (39.3)	2363469 (48.1)	1410357 (49.2)	55003323 (39.8)
	Total	7012751 (28.7)	471370 (45.2)	141841 (44.8)	7625962 (29.6)	61717479 (37.1)	9551336 (47.2)	2587302 (48.1)	73856117 (38.5)
Two	SC	2068010 (33.1)	50646 (32.5)	16811 (24.2)	2135467 (33.0)	9798800 (30.3)	655932 (28.3)	257957 (23.4)	10712689 (30.0)
	ST	89577 (32.2)	9974 (34.2)	2037 (24.7)	101588 (32.2)	4993285 (30.2)	352605 (32.3)	157762 (26.4)	5503652 (30.2)
	Rural	6307458 (31.1)	68331 (35.5)	36519 (26.9)	6412308 (31.1)	39468263 (30.2)	1520431 (30.9)	725172 (25.3)	41713866 (30.2)
	Total	7582799 (31.1)	364581 (35.0)	91557 (28.9)	8038937 (31.2)	49964005 (30.0)	6177223 (30.6)	1430086 (26.6)	57571314 (30.0)
Three	SC	904202 (14.5)	11903 (7.6)	6711 (9.7)	922816 (14.3)	3438104 (10.6)	207443 (8.9)	99927 (9.0)	3745474 (10.5)
	ST	43516 (15.7)	2726 (9.4)	781 (9.6)	47023 (14.9)	1779619 (10.8)	124587 (11.4)	61503 (10.3)	1965709 (10.8)
	Rural	3401783 (16.8)	22550 (11.7)	19006 (14.0)	3443339 (16.7)	17468736 (13.4)	553141 (11.3)	343091 (12.0)	18364968 (13.2)
	Total	4162228 (17.1)	114855 (11.0)	40712 (12.9)	4317795 (16.8)	24240874 (14.6)	2605831 (12.9)	695194 (12.9)	27541899 (14.3)
Four	SC	415672 (6.7)	3884 (2.5)	2190 (3.1)	431746 (6.5)	1555408 (4.8)	55402 (2.4)	27280 (2.5)	1638090 (4.6)
	ST	22322 (8.0)	952 (3.3)	325 (3.9)	23599 (7.5)	715541 (4.3)	33674 (3.2)	15607 (2.6)	764822 (4.2)
	Rural	1946361 (9.6)	9797 (5.1)	6897 (5.1)	1963055 (9.5)	9415035 (7.2)	169925 (3.5)	120147 (4.2)	9705107 (7.0)
	Total	2412920 (9.9)	40617 (3.9)	14529 (4.6)	2468066 (9.6)	13308526 (8.0)	819273 (4.0)	234158 (4.4)	14361957 (7.5)
Five	SC	160631 (2.6)	1163 (0.7)	728 (1.0)	162522 (2.5)	533347 (1.6)	13727 (0.6)	6697 (0.6)	520471 (1.3)
	ST	9086 (3.3)	263 (0.9)	80 (1.0)	9429 (3.0)	240869 (1.4)	8392 (0.8)	4290 (0.7)	253551 (1.4)
	Rural	935592 (4.6)	3195 (1.7)	3043 (2.2)	941830 (4.6)	3732423 (2.9)	44632 (0.9)	34634 (1.2)	3811689 (2.8)
	Total	1127210 (4.6)	11603 (1.1)	5167 (1.6)	1143980 (4.4)	5281138 (3.2)	217280 (1.1)	67269 (1.3)	5565687 (2.9)
Six & Above	SC	184824 (2.9)	2817 (1.8)	1473 (2.1)	189114 (2.9)	611072 (1.9)	21210 (0.9)	11681 (1.1)	643963 (1.8)
	ST	13355 (4.8)	688 (2.4)	191 (2.3)	14234 (4.5)	309550 (1.9)	11437 (1.0)	5847 (1.0)	326834 (1.8)
	Rural	1273678 (6.3)	5090 (2.6)	5080 (3.7)	1283848 (6.3)	4854290 (3.7)	50611 (1.0)	43237 (1.4)	4948138 (3.6)
	Total	1542012 (6.3)	21027 (2.0)	9071 (2.9)	1572110 (6.1)	6785317 (4.1)	227238 (1.1)	81990 (1.4)	7094545 (3.7)
Total	SC	6245639 (100.0)	155773 (100.0)	69618 (100.0)	6471030 (100.0)	32329978 (100.0)	2318403 (100.0)	1101962 (100.0)	35750343 (100.0)
	ST	277855 (100.0)	29148 (100.0)	8231 (100.0)	315234 (100.0)	16527301 (100.0)	1090222 (100.0)	597215 (100.0)	18214738 (100.0)
	Rural	20261506 (100.0)	192641 (100.0)	135927 (100.0)	20590074 (100.0)	130490922 (100.0)	4913058 (100.0)	2867579 (100.0)	138271559 (100.0)
	Total	24401794 (100.0)	1042440 (100.0)	316367 (100.0)	25760601 (100.0)	166353066 (100.0)	20230410 (100.0)	5380459 (100.0)	191963935 (100.0)

Source: Census of India, 2001 Series I, and Page 219

Table – 2
Distribution of Households by Sources of Drinking Water and Its Location: U.P. & India

Sources	Area	Uttar Pradesh				India			
		Within premises	Near premises	Away	Total	Within premises	Near premises	Away	Total
Tap	SC	657470 (34.8)	387382 (10.5)	80361 (8.9)	1125213 (17.4)	4580724 (47.5)	5641899 (29.5)	1278043 (18.3)	6574145 (23.6)
	ST	78540 (52.8)	25109 (19.0)	5414 (15.8)	109063 (34.5)	1449627 (52.4)	1762985 (17.1)	437298 (8.5)	3649910 (20.0)
	Rural	2038717 (26.0)	1061046 (10.1)	186152 (8.0)	3285915 (16.0)	13289645 (33.4)	16908647 (23.6)	3385463 (12.5)	33583755 (24.3)
	Total	4526572 (38.2)	1335925 (11.8)	243015 (9.4)	6105512 (23.7)	39966085 (53.4)	24998605 (29.4)	5484137 (17.1)	70448827 (36.7)
Hand-pump	SC	1159567 (61.5)	2638611 (71.8)	559963 (61.7)	4358141 (67.3)	3741005 (38.8)	9174711 (48.0)	2672237 (38.2)	13815349 (49.4)
	ST	65697 (44.3)	86895 (65.6)	19237 (56.0)	171829 (54.5)	503058 (18.2)	4546227 (44.1)	1474936 (28.7)	6524221 (35.8)
	Rural	5512796 (70.2)	7318534 (70.3)	1384741 (59.8)	14216071 (69.0)	16899373 (42.6)	33442465 (46.7)	9395036 (34.8)	59736874 (43.2)
	Total	6909193 (58.4)	7874257 (69.6)	1552224 (59.8)	16335674 (63.4)	21332741 (28.5)	36605076 (43.0)	10518502 (32.8)	68456319 (35.7)
Tube-well	SC	8640 (0.5)	14471 (0.4)	7846 (0.9)	30957 (0.5)	306079 (3.2)	988060 (5.2)	616678 (8.8)	1553733 (5.6)
	ST	1676 (1.1)	1286 (1.0)	612 (1.8)	3574 (1.1)	115093 (4.2)	609675 (5.9)	345145 (6.7)	1069913 (5.9)
	Rural	26136 (0.2)	47012 (0.5)	21446 (0.9)	94594 (0.5)	1583518 (4.0)	4065129 (5.7)	2281841 (8.4)	7930488 (5.7)
	Total	92553 (0.8)	58361 (0.5)	28064 (1.1)	178978 (0.7)	3138814 (4.2)	4794142 (5.6)	2743638 (8.6)	10676594 (5.6)
Well	SC	58364 (3.1)	614814 (16.7)	232099 (25.5)	905277 (14.0)	958889 (10.0)	2832501 (14.8)	1755016 (25.1)	5033477 (18.0)
	ST	2418 (1.6)	17796 (13.5)	7761 (22.6)	27975 (8.9)	671663 (24.2)	2706608 (26.3)	1792981 (34.9)	5171252 (28.3)
	Rural	272515 (3.5)	1935440 (18.6)	667289 (28.8)	2875244 (14.0)	7618694 (19.2)	14555796 (20.3)	8558329 (31.7)	30732819 (22.3)
	Total	292254 (2.5)	1986608 (17.5)	696521 (26.8)	2975383 (11.6)	9961068 (13.3)	15650450 (18.4)	9261585 (28.9)	34873103 (18.2)
Tank/ Pond/ Lake	SC	657 (0.03)	1113 (0.03)	1128 (0.1)	2998 (0.05)	30171 (0.3)	150451 (0.8)	154049 (2.3)	304968 (1.1)
	ST	104 (0.1)	61 (0.05)	71 (0.2)	236 (0.1)	18317 (0.6)	101736 (1.0)	129837 (2.5)	249890 (1.4)
	Rural	1643 (0.02)	2747 (0.03)	2120 (0.1)	6510 (0.03)	233258 (0.6)	798155 (1.1)	738083 (2.7)	1769496 (1.3)
	Total	5683 (0.04)	3577 (0.03)	2535 (0.1)	11795 (0.05)	268380 (0.4)	860293 (1.0)	807998 (2.5)	1936671 (1.0)
River/ Canal	SC	-	2518 (0.1)	5449 (0.6)	7969 (0.1)	-	115173 (0.6)	166099 (2.4)	260807 (0.9)
	ST	-	127 (0.1)	102 (0.3)	229 (0.1)	-	224443 (2.2)	352393 (6.9)	576836 (3.2)
	Rural	-	6558 (0.1)	12495 (0.5)	19053 (0.1)	-	778200 (1.1)	1062668 (3.9)	1840868 (1.3)
	Total	-	7196 (0.1)	13235 (0.5)	20431 (0.1)	-	829904 (1.0)	1113959 (3.5)	1943863 (1.0)
Spring	SC	-	7009 (0.2)	3065 (0.3)	10074 (0.2)	-	63762 (0.3)	79903 (1.1)	124845 (0.4)
	ST	-	476 (0.4)	78 (0.3)	554 (0.2)	-	268104 (2.6)	436607 (8.5)	704711 (3.9)
	Rural	-	22741 (0.2)	5292 (0.3)	28033 (0.1)	-	539449 (0.8)	743649 (2.8)	1283098 (0.9)
	Total	-	26547 (0.2)	5825 (0.2)	32372 (0.1)	-	614404 (0.7)	801593 (2.5)	1415997 (0.6)
Any other	SC	1693 (0.1)	10920 (0.3)	17790 (2.0)	30403 (0.5)	19459 (0.2)	160286 (0.8)	265148 (3.8)	274463 (1.0)
	ST	201 (0.1)	522 (0.4)	1051 (3.0)	1774 (0.6)	10069 (0.4)	85616 (0.8)	172320 (3.3)	268005 (1.5)
	Rural	4289 (0.1)	23592 (0.2)	36773 (1.6)	64654 (0.3)	74259 (0.2)	472891 (0.7)	847011 (3.2)	1394161 (1.0)
	Total	12197 (0.1)	34980 (0.3)	53279 (2.1)	100456 (0.4)	136181 (0.2)	759396 (0.9)	1316984 (4.1)	2212561 (1.2)
Total	SC	1886491 (100.0)	3676838 (100.0)	907701 (100.0)	6471030 (100.0)	9636327 (100.0)	19126843 (100.0)	6987173 (100.0)	27941787 (100.0)
	ST	148636 (100.0)	132272 (100.0)	34326 (100.0)	315234 (100.0)	2767827 (100.0)	10305394 (100.0)	5141517 (100.0)	18214738 (100.0)
	Rural	7856096 (100.0)	10417670 (100.0)	2316308 (100.0)	20590074 (100.0)	39698747 (100.0)	71560732 (100.0)	27012080 (100.0)	138271559 (100.0)
	Total	11838452 (100.0)	11327451 (100.0)	2594698 (100.0)	25760601 (100.0)	74803269 (100.0)	85112270 (100.0)	32048396 (100.0)	191963935 (100.0)

Note: Within Premises = inside the home, Near Premises = within 500 meters, Away = above 500 meters
Source: Census of India, 2001 Series I, and Page 295.

Table – 3
Distribution of Sampled Beneficiary and Non-Beneficiary Households on the Basis of Region, District, Block and Village

Regions	Districts	Name of Blocks	Name of Villages	Beneficiary				Non-Beneficiary			
				Sampled		Total		Sampled		Total	
				No.	%	No.	%	No.	%	No.	%
Bundelkhand	Jhansi*	Mauranipur*	Dhaypura	15	44.1	34	100.0	10	33.3	30	100.0
			Harpura	-	-	21	100.0	02	9.5	21	100.0
			Basariya	15	40.5	37	100.0	08	21.6	37	100.0
		Chirgaon**	Siya	15	65.2	23	100.0	10	43.5	23	100.0
			Bamanuwa	15	62.5	24	100.0	10	45.5	22	100.0
		Total		60	43.2	139	100.0	40	30.1	133	100.0
	Mahoba**	Charkhari*	Imiliyadong	15	40.5	37	100.0	10	15.4	65	100.0
			Bamhauri Beldaran	15	100.0	15	100.0	10	21.3	47	100.0
		Panwari**	Teiya	15	78.9	19	100.0	10	9.6	104	100.0
			Bahadurpur Kalan	15	100.0	15	100.0	10	16.7	60	100.0
		Total		60	69.8	86	100.0	40	14.5	276	100.0
Eastern	Gorakhpur**	Pipraich*	Basdila Rausar	15	55.6	27	100.0	10	41.7	24	100.0
			Mahuawa Khurd	15	45.5	33	100.0	10	71.4	14	100.0
		Kampiarganj**	Badshahpur	09	60.0	15	100.0	06	20.0	30	100.0
			Kunjalgarh	06	75.0	08	100.0	04	40.0	10	100.0
			Lakshmipur	15	29.4	51	100.0	10	16.9	59	100.0
		Total		60	44.8	134	100.0	40	29.2	137	100.0
	Varanasi*	Cholapur*	Ajagara	15	20.8	72	100.0	03	7.5	40	100.0
			Chaubepur Khurd	-	-	15	100.0	07	41.2	17	100.0
			Kaithi	15	36.6	41	100.0	10	14.3	70	100.0
		Araji Lines**	Harsos	15	34.1	44	100.0	06	66.7	09	100.0
			Ayodhyapur	05	55.6	09	100.0	04	50.0	08	100.0
			Benipur	10	100.0	10	100.0	10	41.7	24	100.0
		Total		60	31.4	191	100.0	40	23.8	168	100.0
Central	Sitapur**	Sidhauli*	Manwa	15	45.5	33	100.0	10	40.0	25	100.0
			Tikauli	15	34.1	44	100.0	10	16.7	60	100.0
		Biswan**	Majhgawan Khurd	15	45.5	33	100.0	10	16.7	60	100.0
			Chandan Mahmoodpur	15	28.8	52	100.0	10	3.9	256	100.0
		Total		60	37.0	162	100.0	40	10.0	401	100.0
	Kanpur Nagar*	Bhitargaon**	Bihoopur	15	8.4	179	100.0	10	14.7	68	100.0
			Sihoopur	15	12.3	122	100.0	10	9.3	107	100.0
		Bilhaur*	Makanpur	15	11.6	129	100.0	10	20.0	50	100.0
			Pura	15	28.8	52	100.0	10	8.5	117	100.0
		Total		60	12.4	482	100.0	40	11.7	342	100.0
Western	Hathras**	Sikandararau**	Ganthari Shahpur	15	40.5	37	100.0	10	45.5	22	100.0
			Ikbalpur	15	28.8	52	100.0	10	40.0	25	100.0
		Sahpau*	Dhanauli	15	31.3	48	100.0	10	76.9	13	100.0
			Madhabhoj	15	19.2	39	100.0	10	41.7	24	100.0
		Total		60	27.9	176	100.0	40	47.6	84	100.0
	Muzaffarnagar*	Morna**	Chaurawala	15	42.9	35	100.0	10	33.3	30	100.0
			Firojpur	15	38.5	39	100.0	10	55.6	18	100.0
		Charthawal*	Mathura	15	57.7	26	100.0	10	71.4	14	100.0
			Nangla Rai	15	48.4	31	100.0	10	76.9	13	100.0
		Total		60	45.8	131	100.0	40	53.3	75	100.0
Grand Total				480	32.0	1532	100.0	320	20.9	1501	100.0

Note: District developed on the basis of per capita income and block develop on the basis of percentage of electrified villages and availability of road per lakh population.

* Developed.

** Under Developed.

Source: Field Survey

Table – 4
Classification of BPL, APL and Houseless in Sampled Villages

Districts	Villages	BPL			APL			Houseless*			Total		
		SC/ST	Other	Total	SC/ST	Other	Total	SC/ST	Other	Total	SC/ST	Other	Total
Jhansi	Dhaypura	120	112	232	59	109	168	20	10	30	179	221	400
	Harpura	11	10	21	40	119	159	08	05	13	51	129	180
	Basariya	13	01	14	45	291	336	06	02	08	58	292	350
	Siya	65	115	180	112	120	232	07	16	23	177	235	412
	Bamanuwa	80	335	415	38	179	217	12	11	23	118	514	632
	Total	289	573	862	294	818	1112	53	44	97	583	1391	1974
Mahoba	Imiliyadong	43	41	84	07	200	207	35	30	65	50	241	291
	Bamhauri Beldaran	51	32	83	17	145	162	08	15	23	68	177	245
	Teiya	104	20	124	69	98	167	92	12	104	173	218	391
	Bahadurpur Kalan	54	18	72	12	184	196	50	10	60	66	202	268
	Total	252	111	363	105	627	732	185	67	252	357	738	1095
Gorakhpur	Basdila Rausar	31	27	58	134	417	551	07	17	24	165	444	609
	Mahuawa Khurd	57	43	100	112	419	531	05	09	14	169	462	631
	Badshahpur	10	12	22	60	251	311	20	15	35	70	263	333
	Kunjalgarh	08	07	15	50	88	138	06	10	16	58	95	153
	Lakshmipur	15	13	28	115	173	288	17	42	59	130	186	316
	Total	121	102	223	471	1348	1819	55	93	148	592	1450	2042
Varanasi	Ajagara	104	21	125	06	553	559	16	-	16	110	574	684
	Chaubepur Khurd	87	16	103	03	31	34	05	-	05	90	47	137
	Kaithi	95	57	152	28	390	418	04	-	04	123	447	570
	Harsos	19	170	189	04	280	284	-	-	-	23	450	473
	Ayodhyapur	61	22	83	-	104	104	-	-	-	61	126	187
	Benipur	52	161	213	12	308	320	-	-	-	64	469	533
	Total	418	447	865	53	1666	1719	25	-	25	471	2113	2584
Sitapur	Manwa	16	56	72	76	199	275	-	-	-	92	255	347
	Tikauli	43	58	101	79	192	271	30	30	60	122	250	372
	Majhgawan Khurd	37	60	97	38	41	79	-	-	-	75	101	176
	Chandan Mahmoodpur	33	39	72	171	209	380	-	-	-	204	248	452
	Total	129	213	342	364	641	1005	30	30	60	493	854	1347
Kanpur Nagar	Bihoopur	116	221	337	62	116	178	-	-	-	178	337	515
	Sihupur	73	81	154	91	143	234	05	03	08	164	224	388
	Makanpur	72	178	250	15	1136	1151	-	50	50	87	1314	1401
	Pura	189	204	393	18	617	635	57	60	117	207	821	1028
	Total	450	684	1134	186	2012	2198	62	113	175	636	2696	3332
Hathras	Ganthari Shahpur	70	149	219	22	256	278	08	21	29	92	405	497
	Ikbalpur	86	138	224	30	100	130	13	14	27	116	238	354
	Dhanauli	30	48	78	44	268	312	05	08	13	74	316	390
	Madhabhoj	31	30	61	63	346	409	09	15	24	94	376	470
	Total	217	365	582	159	970	1129	35	58	93	376	1335	1711
Muzaffar-nagar	Chaurawala	30	25	55	226	787	1013	-	-	-	256	812	1068
	Firojpur	21	22	43	57	159	216	04	04	08	78	181	259
	Mathura	31	105	136	77	290	367	05	09	14	108	395	503
	Nangla Rai	39	53	92	79	390	469	07	06	13	118	443	561
	Total	121	205	326	439	1626	2065	16	19	35	560	1831	2391
Grand Total		1997	2700	4697	2071	9708	11779	461	424	885	4068	12408	16476

Note: The data is based on BPL Survey 1997-98.

* Houseless, Cottage and Kachha houses enclosed under this category.

Source: Selected block offices of Sampled Districts.

Table – 5
A Comparison of Benefited and BPL Households and Further Needs Estimated by Panchayats in Sampled Villages

Districts	Villages	Number of Benefited Households												Further Needs		
		Up to 1998-99			1999-00 to 2003-04			Total			Total BPL*					
		SC/ST	Other	Total	SC/ST	Other	Total	SC/ST	Other	Total	SC/ST	Other	Total	SC/ST	Other	Total
Jhansi	Dhaypura	07	-	07	21	13	34	28	13	41	120	112	232	19	11	30
	Harpura	09	11	20	08	13	21	17	24	41	11	10	21	08	13	21
	Basariya	-	-	-	30	07	37	30	07	37	11	03	14	30	07	37
	Siya	02	01	03	15	08	23	17	09	26	65	115	180	07	16	23
	Bamanuwa	27	-	27	17	07	24	44	07	51	127	286	413	12	10	22
	Total	45	12	57	91	48	139	136	60	196	334	526	860	76	57	133
Mahoba	Imiliyadong	-	-	-	25	12	37	25	12	37	43	41	84	35	30	65
	Bamhauri Beldaran	21	03	24	08	07	15	29	10	39	51	32	83	12	35	47
	Teiya	44	13	57	15	04	19	59	17	76	104	20	124	92	12	104
	Bahadurpur Kalan	11	03	14	11	04	15	22	07	29	54	18	72	50	10	60
	Total	76	19	95	59	27	86	135	46	181	252	111	363	189	87	276
Gorakhpur	Basdila Rausar	11	01	12	18	09	27	29	10	39	31	27	58	07	17	24
	Mahuawa Khurd	17	03	20	20	13	33	37	16	53	57	43	100	05	09	14
	Badshahpur	01	01	02	08	07	15	09	08	17	10	12	22	14	16	30
	Kunjalgarh	08	03	11	02	06	08	10	09	19	08	07	15	05	05	10
	Lakshmipur	27	16	43	22	29	51	49	45	94	15	13	28	17	42	59
	Total	64	24	88	70	64	134	134	88	222	121	102	223	48	89	137
Varanasi	Ajagara	02	08	10	57	15	72	59	23	82	104	21	125	21	19	40
	Chaubepur Khurd	32	10	42	10	05	15	42	15	57	87	16	103	15	02	17
	Kaithi	18	04	22	29	12	41	47	16	63	95	57	152	31	39	70
	Harsos	27	04	31	30	14	44	57	18	75	19	170	189	06	03	09
	Ayodhyapur	32	05	37	09	-	09	41	05	46	61	22	83	06	02	08
	Benipur	35	26	61	10	-	10	45	26	71	52	161	213	16	08	24
	Total	146	57	203	145	46	191	291	103	394	418	447	865	95	73	168
Sitapur	Manwa	-	-	-	24	09	33	24	09	33	16	56	72	30	30	60
	Tikauli	15	06	21	30	14	44	45	20	65	43	58	101	15	10	25
	Majhgawan Khurd	07	-	07	24	09	33	31	09	40	37	60	97	50	10	60
	Chandan Mahmoodpur	05	01	06	39	13	52	44	14	58	33	39	72	112	144	256
	Total	27	07	34	117	45	162	144	52	196	129	213	342	207	194	401
Kanpur Nagar	Bihoopur	22	06	28	72	107	179	94	113	207	116	221	337	36	71	107
	Sihoopur	23	11	34	45	77	122	68	88	156	73	81	154	13	55	68
	Makanpur	-	04	04	37	92	129	37	96	133	72	178	250	-	50	50
	Pura	83	22	105	52	-	52	135	22	157	189	204	393	57	60	117
	Total	128	43	171	206	276	482	334	319	653	450	684	1134	106	236	342
Hathras	Ganthari Shahpur	08	04	12	24	13	37	32	17	49	70	149	219	10	22	32
	Ikbalpur	27	12	39	34	18	52	61	30	91	86	138	224	09	16	25
	Dhanauli	05	-	05	28	20	48	33	20	53	30	48	78	05	08	13
	Madhabhoj	18	02	20	23	16	39	41	18	59	31	30	61	09	15	24
	Total	58	18	76	109	67	176	167	85	252	217	365	582	33	61	94
Muzaffar-nagar	Chaurawala	23	09	32	16	19	35	39	28	67	30	25	55	12	18	30
	Firojpur	08	-	08	28	11	39	36	11	47	21	22	43	04	04	08
	Mathura	20	10	30	19	07	26	39	17	56	31	105	136	05	09	14
	Nangla Rai	49	07	56	19	12	31	68	19	87	39	53	92	07	06	13
	Total	100	26	126	82	49	131	182	75	257	121	205	326	28	37	65
Grand Total		644	206	850	879	622	1501	1523	828	2351	1997	2700	4697	782	834	1616

Note: * The data is based on BPL Survey 1997-98.
Source: Selected block offices of Sampled Districts.

Table – 6

Target of Households and Achievement under Indra Awas Yojana in Selected Districts

Regions	Districts	Caste	Years-wise Achievement											
			1999-2000		2000-01		2001-02		2002-03		2003-04		Total	
			Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
Bundelkhand	Jhansi	SC/ST	761	454	741	1012	716	802	702	728	733	735	3653	3731
		Other	276	218	300	344	338	370	376	350	488	490	1778	1772
		Total	1037	672	1041	1356	1054	1172	1078	1078	1221	1225	5431	5503
	Mahoba	SC/ST	294	294	249	249	236	236	355	355	257	257	1391	1391
		Other	143	143	126	126	141	141	115	115	180	180	705	705
		Total	437	437	375	375	377	377	470	470	437	437	2096	2096
	Sub Total	SC/ST	1055	748	990	1261	952	1038	1057	1083	990	992	5044	5122
		Other	419	361	426	470	479	511	491	465	668	670	2483	2477
		Total	1474	1109	1416	1731	1431	1549	1548	1548	1658	1662	7527	7599
Eastern	Gorakhpur	SC/ST	2352	2352	2362	2362	2375	2375	3156	3156	3023	2790	13268	13035
		Other	1547	1547	1556	1556	1588	1588	1357	1357	1570	1570	7618	7618
		Total	3899	3899	3918	3918	3963	3963	4513	4513	4593	4360	20886	20653
	Varanasi	SC/ST	712	712	715	715	736	736	754	754	838	838	3755	3755
		Other	774	774	476	476	470	470	480	480	559	559	2759	2759
		Total	1486	1486	1191	1191	1206	1206	1234	1234	1397	1397	6514	6514
	Sub Total	SC/ST	3064	3064	3077	3077	3111	3111	3910	3910	3861	3628	17023	16790
		Other	2321	2321	2032	2032	2058	2058	1837	1837	2129	2129	10377	10377
		Total	5385	5385	5109	5109	5169	5169	5747	5747	5990	5757	27400	27167
Central	Sitapur	SC/ST	3680	3752	3450	2923	3323	3578	3215	3571	3468	3468	17136	17292
		Other	1226	1313	1479	1081	1424	1455	1888	1532	2312	2312	8329	7693
		Total	4906	5065	4929	4004	4747	5033	5103	5103	5780	5780	25465	24985
	Kanpur Nagar	SC/ST	1517	1517	1570	1570	1591	1591	1781	1781	1749	1749	8208	8208
		Other	958	958	916	916	924	924	793	793	1166	1166	4757	4757
		Total	2475	2475	2486	2486	2515	2515	2584	2584	2915	2915	12965	12965
	Sub Total	SC/ST	5197	5269	5020	4493	4914	5169	4996	5352	5217	5217	25344	25500
		Other	2184	2271	2395	1997	2348	2379	2681	2325	3478	3478	13086	12450
		Total	7381	7540	7415	6490	7262	7548	7677	7677	8695	8695	38430	37950
Western	Hathras	SC/ST	761	761	594	594	602	602	637	637	696	696	3290	3290
		Other	504	504	396	396	399	399	387	387	464	508	2150	2194
		Total	1265	1265	990	990	1001	1001	1024	1024	1160	1204	5440	5484
	Muzaffar-nagar	SC/ST	1100	1039	1106	1128	1122	1674	1145	1258	1297	1649	5770	6748
		Other	734	690	737	715	748	749	763	688	864	515	3846	3357
		Total	1834	1729	1843	1843	1870	2423	1908	1946	2161	2164	9616	10105
	Sub Total	SC/ST	1861	1800	1700	1722	1724	2276	1782	1895	1993	2345	9060	10038
		Other	1238	1194	1133	1111	1147	1148	1150	1075	1328	1023	5996	5551
		Total	3099	2994	2833	2833	2871	3424	2932	2970	3321	3368	15056	15589
Grand Total		SC/ST	11177	10881	10787	10553	10701	11594	11745	12240	12061	12182	56471	57450
		Other	6162	6147	5986	5610	6032	6096	6159	5702	7603	7300	31942	30855
		Total	17339	17028	16773	16163	16733	17690	17904	17942	19664	19482	88413	88305

Note: The achievement of selected blocks and villages in IAY scheme is similar with target.

Source: DRDA, from Selected Districts.

Table – 7
Target and Achievement of Prime-Minister Gramodya Gramin Awas Yojana in Selected Districts

Regions	Districts	Caste	Years-wise Achievement									
			2000-01		2001-02		2002-03		2003-04		Total	
			Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
Bundelkhand	Jhansi	SC/ST	49	49	97	97	97	97	97	97	340	340
		Other	33	33	65	65	65	65	65	65	228	228
		Total	82	82	162	162	162	162	162	162	568	568
	Mahoba	SC/ST	33	33	29	29	65	65	29	29	156	156
		Other	11	11	14	14	21	21	35	35	81	81
		Total	44	44	43	43	86	86	64	64	237	237
	Sub Total	SC/ST	82	82	126	126	126	126	126	126	496	496
		Other	44	44	79	79	79	79	79	79	309	309
		Total	126	126	205	205	205	205	205	205	805	805
Eastern	Gorakhpur	SC/ST	402	402	292	292	256	256	64	64	1014	1014
		Other	255	255	188	188	182	182	99	99	724	724
		Total	657	657	480	480	438	438	163	163	1738	1738
	Varanasi	SC/ST	181	181	60	60	177	177	119	119	537	537
		Other	92	92	39	39	114	114	79	79	324	324
		Total	273	273	99	99	291	291	198	198	861	861
	Sub Total	SC/ST	583	583	352	352	433	433	183	183	1551	1551
		Other	347	347	227	227	296	296	178	178	1048	1048
		Total	930	930	579	579	729	729	361	361	2599	2599
Central	Sitapur	SC/ST	722	-	516	811	526	756	461	268	2225	1835
		Other	310	-	271	345	248	356	308	148	1137	849
		Total	1032	-	787	1156	774	1112	769	416	3362	2684
	Kanpur Nagar	SC/ST	231	231	165	165	182	182	163	163	741	741
		Other	133	133	109	109	88	88	108	108	438	438
		Total	364	364	274	274	270	270	271	271	1179	1179
	Sub Total	SC/ST	953	231	681	976	708	938	624	431	2966	2576
		Other	443	133	380	454	336	444	416	256	1575	1287
		Total	1396	364	1061	1430	1044	1382	1040	687	4541	3863
Western	Hathras	SC/ST	64	64	25	25	70	70	-	-	159	159
		Other	41	41	16	16	61	61	-	-	118	118
		Total	105	105	41	41	131	131	-	-	277	277
	Muzaffar-nagar	SC/ST	94	-	77	146	76	116	-	-	247	262
		Other	62	-	52	63	50	47	-	01	164	111
		Total	156	-	129	209	126	163	-	01	411	373
	Sub Total	SC/ST	158	64	102	171	146	186	-	-	406	421
		Other	103	41	68	79	111	108	-	01	282	229
		Total	261	105	170	250	257	294	-	01	688	650
Grand Total		SC/ST	1776	960	1261	1625	1413	1683	933	740	5419	5044
		Other	937	565	754	839	822	927	673	514	3214	2873
		Total	2713	1525	2015	2464	2235	2610	1606	1254	8633	7917

Note: The achievement of selected blocks and villages in PMGAY is similar with target.
Source: DRDA, from Selected Districts.

Table – 8
Target and Achievement of Credit-Cum Subsidy for Rural Housing Programme in Selected Districts

Regions	Districts	Caste	Years-wise Achievement							
			1999-2000		2000-01		2001-02		Total	
			Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
Bundelkhand	Jhansi	SC/ST	NA	NA	NA	NA	NA	NA	NA	NA
		Other	NA	NA	NA	NA	NA	NA	NA	NA
		Total	NA	NA	NA	NA	NA	NA	NA	NA
	Mahoba	SC/ST	NA	NA	NA	NA	NA	NA	NA	NA
		Other	NA	NA	NA	NA	NA	NA	NA	NA
		Total	NA	NA	NA	NA	NA	NA	NA	NA
	Sub Total	SC/ST	NA	NA	NA	NA	NA	NA	NA	NA
		Other	NA	NA	NA	NA	NA	NA	NA	NA
		Total	NA	NA	NA	NA	NA	NA	NA	NA
Eastern	Gorakhpur	SC/ST	00	00	168	06	208	208	376	214
		Other	00	00	252	47	312	312	564	359
		Total	00	00	420	53	520	520	940	573
	Varanasi	SC/ST	60	00	00	15	00	21	60	36
		Other	30	00	00	15	00	13	30	28
		Total	90	00	00	30	00	34	90	64
	Sub Total	SC/ST	60	00	168	21	208	229	436	250
		Other	30	00	252	62	312	325	594	387
		Total	90	00	420	83	520	554	1030	637
Central	Sitapur	SC/ST	00	00	00	00	00	00	00	00
		Other	00	00	00	00	00	00	00	00
		Total	00	00	00	00	00	00	00	00
	Kanpur Nagar	SC/ST	132	132	120	120	58	58	310	310
		Other	88	88	80	80	39	39	207	207
		Total	220	220	200	200	97	97	517	517
	Sub Total	SC/ST	132	132	120	120	58	58	310	310
		Other	88	88	80	80	39	39	207	207
		Total	220	220	200	200	97	97	517	517
Western	Hathras	SC/ST	115	18	00	00	00	00	115	18
		Other	65	69	00	00	00	00	65	69
		Total	180	87	00	00	00	00	180	87
	Muzaffar-nagar	SC/ST	00	00	186	00	205	00	391	00
		Other	00	00	124	00	136	07	260	07
		Total	00	00	310	00	341	07	651	07
	Sub Total	SC/ST	115	18	186	00	205	00	506	18
		Other	65	69	124	00	136	07	325	76
		Total	180	87	310	00	341	07	831	94
Grand Total		SC/ST	307	150	474	141	471	287	1252	578
		Other	183	157	456	142	487	371	1126	670
		Total	490	307	930	283	958	658	2378	1248

Note: The Jhansi and Mahoba districts did not provided the data, so the Bundelkhand region is blanks.

Source: DRDA, from Selected Districts.

Table – 9
Income, Work Participation, Income Contribution of Population from Sample Beneficiary Households (By Region and Gender)

Annual Income		Bundelkhand			Eastern			Central			Western			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
11500 (Rs.)	WP	66.7	33.3	100	56.4	43.6	100	65.9	34.1	100	56.2	43.8	100	61.5	38.5	100
	TP	30	22	52	71	62	133	76	72	148	27	39	66	204	195	399
	TAI	76200	25200	101400	152400	71100	223500	168720	48720	217440	72000	40800	112800	469320	185820	655140
	CAI	75.1	24.9	100	68.2	31.8	100	77.6	22.4	100	63.8	36.2	100	71.6	28.4	100
	PCAI	2540	1145	1950	2146	1147	1680	2220	677	1469	2667	1046	1703	2300	953	1642
	PHHEM	1.0	0.5	1.5	0.8	0.6	1.4	0.9	0.5	1.4	0.6	0.5	1.1	0.8	0.5	1.3
	FS	2.5	1.8	4.3	2.5	2.2	4.7	2.5	2.4	4.9	1.9	2.8	4.7	2.4	2.3	4.7
11501 to 15000 (Rs.)	WP	62.0	38.0	100	61.9	38.1	100	62.3	37.7	100	78.8	21.2	100	65.6	34.4	100
	TP	44	34	78	61	62	123	70	58	128	77	76	153	252	230	482
	TAI	176400	49200	225600	236400	78000	314400	282600	67560	350160	295200	28800	324000	990600	223560	1214160
	CAI	78.2	21.8	100	75.2	24.8	100	80.7	19.3	100	91.1	8.9	100	81.6	18.4	100
	PCAI	4009	1447	2892	3875	1258	2556	4037	1165	2735	3834	379	2117	3931	972	2519
	PHHEM	1.0	0.6	1.6	1.1	0.7	1.8	1.2	0.7	1.9	1.0	0.3	1.3	1.1	0.6	1.7
	FS	2.6	2.0	4.6	2.5	2.6	5.1	2.6	2.1	4.7	3.1	3.0	6.1	2.7	2.5	5.2
15001 to 20000 (Rs.)	WP	58.2	41.8	100	59.2	40.8	100	73.9	26.1	100	60.7	39.3	100	62.9	37.1	100
	TP	72	58	130	63	66	129	59	50	109	49	45	94	243	219	462
	TAI	345600	128400	474000	286500	104400	390900	295200	52800	348000	259200	58800	318000	1186500	344400	1530900
	CAI	72.9	27.1	100	73.3	26.7	100	84.8	15.2	100	81.5	18.5	100	77.5	22.5	100
	PCAI	4800	2214	3646	4547	1582	3030	5003	1056	3192	5290	1306	3383	4883	1572	3313
	PHHEM	1.2	0.8	2.0	1.3	0.9	2.2	1.7	0.6	2.3	0.9	0.6	1.5	1.3	0.7	2.0
	FS	2.7	2.1	4.8	2.8	3.0	5.8	2.9	2.5	5.4	2.7	2.5	5.2	2.8	2.5	5.3
20001 to 20000	WP	61.0	39.0	100	70.6	29.4	100	70.1	29.9	100	63.3	36.7	100	66.5	33.5	100
	TP	77	52	129	121	84	205	115	85	200	144	116	260	457	337	794
	TAI	483600	151200	634800	606000	123600	729600	572400	132000	704400	888000	207000	1095000	2550000	613800	3163800
	CAI	76.2	23.8	100	83.0	17.0	100	81.2	18.8	100	81.1	18.9	100	80.6	19.4	100
	PCAI	6280	2907	4921	5008	1471	3559	4977	1553	3522	6167	1784	4211	5580	1821	3984
	PHHEM	1.4	0.9	2.3	2.0	0.8	2.8	1.9	0.8	2.7	1.3	0.7	2.0	1.6	0.8	2.4
	FS	3.1	2.1	5.2	4.0	2.8	6.8	4.1	3.0	7.1	3.3	2.7	6.0	3.6	2.7	6.3
30001 to 50000 (Rs.)	WP	61.7	38.3	100	67.6	32.4	100	66.7	33.3	100	75.6	24.4	100	66.3	33.7	100
	TP	92	79	171	31	30	61	33	24	57	52	44	96	208	177	385
	TAI	719400	313500	1032900	354000	73200	427200	236400	55200	291600	483600	75900	559500	1793400	517800	2311200
	CAI	69.6	30.4	100	82.8	17.2	100	81.0	19.0	100	86.4	13.6	100	77.6	22.4	100
	PCAI	7819	3968	6040	11419	2440	7003	7163	2300	5116	9300	1725	5828	8622	2925	6003
	PHHEM	2.1	1.3	3.4	2.1	1.0	3.1	2.2	1.1	3.3	2.1	0.7	2.8	2.1	1.0	3.1
	FS	3.3	2.8	6.1	2.8	2.7	5.5	4.1	3.0	7.1	3.5	2.9	6.4	3.3	2.8	6.1
50001 to 75000	WP	63.0	37.0	100	88.9	11.1	100	85.7	14.3	100	69.2	30.8	100	74.3	25.7	100
	TP	31	22	53	11	11	22	30	17	47	11	11	22	83	61	144
	TAI	324000	90000	414000	170400	6000	176400	278400	24000	302400	202800	49200	252000	975600	169200	1144800
	CAI	78.2	21.8	100	96.6	3.4	100	92.0	8.0	100	80.5	19.5	100	85.2	14.8	100
	PCAI	10451	4091	7811	15491	545	8018	9280	1412	6434	18436	4473	11454	11754	2774	7950
	PHHEM	2.4	1.4	3.8	2.7	0.3	3.0	3.6	0.6	4.2	2.2	1.0	3.2	2.7	0.9	3.6
	FS	4.4	3.1	7.5	3.7	3.7	7.4	6.0	3.4	9.4	2.7	2.7	5.4	4.3	3.2	7.5
Above 75000 (Rs.)	WP	76.2	23.8	100	45.4	54.6	100	55.6	44.4	100	100	-	100	65.1	34.9	100
	TP	20	11	31	11	11	22	8	8	16	3	-	3	42	33	75
	TAI	314400	63600	378000	150000	62400	212400	134400	42000	176400	84000	-	84000	682800	168000	850800
	CAI	83.2	16.8	100	70.6	29.4	100	76.2	23.8	100	100	-	100	80.2	19.8	100
	PCAI	15720	5782	12193	13636	5673	9654	16800	5250	22050	28000	-	28000	16257	5091	11344
	PHHEM	4.0	1.2	5.2	2.5	3.0	5.5	2.5	2.0	4.5	2.0	-	2.0	3.1	1.7	4.8
	FS	5.0	2.7	7.7	5.5	5.5	11.0	4.0	4.0	8.0	3.0	-	3.0	4.7	3.7	8.4
Total	WP	62.4	37.6	100	64.3	35.7	100	68.9	31.1	100	67.7	32.3	100	65.7	34.3	100
	TP	366	278	644	369	326	695	391	314	705	363	334	697	1489	1252	2741
	TAI	2439600	821100	3260700	1955700	518700	2474400	1968120	422280	2390400	2284800	460500	2745300	8648220	2222580	10870800
	CAI	74.8	25.2	100	79.0	21.0	100	82.3	17.7	100	83.2	16.8	100	79.5	20.5	100
	PCAI	6665	2953	5063	5300	1591	3560	5033	1345	3390	6294	1379	3939	5808	1775	3966
	PHHEM	1.6	0.9	2.5	1.4	0.8	2.2	1.6	0.7	2.3	1.2	0.6	1.8	1.4	0.8	2.2
	FS	3.0	2.3	5.3	3.1	2.7	5.8	3.2	2.6	5.8	3.0	2.8	5.8	3.1	2.6	5.7

Note: WP=Work Participation in %, TP=Total Population, TAI=Total Annual Income, CAI=Contribution in Annual Income in %, PCAI=Per Capita Annual Income, PHHEM=Per Household Earning Member, FS=Family Size.

Source: Field survey, 2004.

Table – 10

Land by Constructed Area (under Scheme and Non-Scheme), Residential Area, Cropped Area and Total Land (Per Capita and Per Household By Region and Caste)

HHs. by Castes	Variables	Bundelkhand		Eastern		Central		Western		Total	
		Per Capita	Per HHs.	Per Capita	Per HHs.	Per Capita	Per HHs.	Per Capita	Per HHs.	Per Capita	Per HHs.
SC	Const. Area (Non-Scheme) (in sq.ft.)	46.03	250.17	21.05	123.02	29.08	165.32	9.60	53.03	27.16	152.59
	Const. Area (Scheme) (in sq.ft.)	44.80	243.45	35.54	207.65	35.54	202.10	45.55	251.65	40.26	226.20
	Total Constructed Area (in sq.ft.)	90.83	493.62	56.59	330.67	64.62	367.42	55.15	304.68	67.42	378.79
	Residential Area (in sq.guj)	50.00	271.67	37.58	219.55	46.87	266.50	36.22	200.08	42.91	241.12
	Cropped Area (in acre)	0.20	1.11	0.02	0.13	0.07	0.42	0.05	0.27	0.09	0.51
	Total Land (in acre)	0.25	1.36	0.02	0.13	0.09	0.54	0.07	0.40	0.11	0.63
OBC	Const. Area (Non-Scheme) (in sq.ft.)	40.98	200.33	15.90	85.00	29.00	145.00	6.18	37.54	35.62	100.81
	Const. Area (Scheme) (in sq.ft.)	41.85	204.61	33.01	176.46	39.67	198.33	33.67	204.61	18.46	194.48
	Total Constructed Area (in sq.ft.)	82.82	404.94	48.91	261.46	68.67	343.33	39.85	242.15	54.08	295.29
	Residential Area (in sq.guj)	53.41	261.12	59.49	318.03	50.77	253.87	26.17	159.01	44.88	245.08
	Cropped Area (in acre)	0.38	1.88	0.06	0.30	0.05	0.23	0.02	0.14	0.11	0.61
	Total Land (in acre)	0.38	1.89	0.07	0.37	0.18	0.92	0.04	0.22	0.13	0.72
Minority	Const. Area (Non-Scheme) (in sq.ft.)	-	-	9.44	68.00	12.08	97.33	4.43	24.55	9.76	69.47
	Const. Area (Scheme) (in sq.ft.)	-	-	13.44	96.80	28.61	230.50	34.02	188.63	27.72	197.26
	Total Constructed Area (in sq.ft.)	-	-	22.88	164.80	40.69	327.83	38.45	213.18	37.48	266.73
	Residential Area (in sq.guj)	-	-	36.27	261.12	42.02	338.49	20.69	114.73	35.79	254.72
	Cropped Area (in acre)	-	-	0.02	0.13	0.04	0.32	0.01	0.04	0.03	0.20
	Total Land (in acre)	-	-	0.09	0.63	0.04	0.32	0.01	0.04	0.04	0.27
General	Const. Area (Non-Scheme) (in sq.ft.)	32.22	193.33	-	-	30.00	102.86	9.60	240.00	22.98	140.00
	Const. Area (Scheme) (in sq.ft.)	61.33	368.00	-	-	34.17	117.14	32.80	820.00	40.95	249.45
	Total Constructed Area (in sq.ft.)	93.55	561.33	-	-	64.17	220.00	42.40	1060.00	63.93	389.45
	Residential Area (in sq.guj)	67.70	406.18	-	-	52.59	180.30	29.59	739.84	48.06	292.77
	Cropped Area (in acre)	0.17	1.00	-	-	0.08	0.28	0.04	1.00	0.09	0.54
	Total Land (in acre)	0.39	2.33	-	-	0.14	0.50	0.04	1.00	0.17	1.04
Total	Const. Area (Non-Scheme) (in sq.ft.)	44.96	241.27	19.42	112.49	25.61	150.46	8.37	40.52	24.20	138.21
	Const. Area (Scheme) (in sq.ft.)	44.86	240.74	33.89	196.27	34.25	201.22	41.39	240.42	38.47	219.66
	Total Constructed Area (in sq.ft.)	89.82	482.01	53.31	308.76	59.86	351.68	49.76	280.94	62.67	357.87
	Residential Area (in sq.guj)	50.95	273.45	41.89	242.62	46.23	271.64	32.34	187.86	42.71	243.89
	Cropped Area (in acre)	0.23	1.23	0.03	0.17	0.07	0.39	0.04	0.23	0.09	0.50
	Total Land (in acre)	0.27	1.46	0.03	0.20	0.09	0.51	0.06	0.33	0.11	0.63

Source: Field survey, 2004.

Table – 11
Region, Gender and Income-wise, Total Annual Income, Per Capita Annual Income, Work Participation, Income Contribution etc. of Population from Non-Beneficiary Households

Annual Income		Bundelkhand			Eastern			Central			Western			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Up to 8000 (Rs.)	TEM	8	2	10	12	3	15	17	7	24	-	3	3	37	15	52
	WP	80	20	100	80	20	100	70.8	29.2	100	-	100	100	71.2	28.8	100
	TP	16	14	30	27	33	60	45	56	101	1	9	10	89	112	201
	TAI	40200	9600	49800	76800	16800	93600	99600	34800	134400	-	18000	18000	216600	79200	295800
	CAI	80.7	19.3	100	82.1	17.9	100	74.1	25.9	100	-	100	100	73.2	26.8	100
	PCAI	2512	686	1660	2844	509	1560	2213	621	1331	-	2000	1800	2434	707	1471
	PHHEM	1.0	0.2	1.2	0.8	0.2	1.0	0.8	0.3	1.1	-	1.0	1.0	0.8	0.3	1.1
	FS	2.0	1.7	3.7	1.9	2.3	4.3	2.0	2.5	4.6	0.3	3.0	3.3	1.9	2.4	4.3
8001 to 11500 (Rs.)	TEM	7	6	13	23	17	40	25	17	42	7	2	9	62	42	104
	WP	53.8	46.2	100	57.5	42.5	100	59.5	40.5	100	77.8	22.2	100	59.6	40.4	100
	TP	19	12	31	62	53	115	51	53	104	15	13	28	147	131	278
	TAI	51600	19800	71400	167400	63600	231000	151200	58800	210000	61200	6000	67200	431400	148200	579600
	CAI	72.3	27.7	100	72.5	27.5	100	72.0	28.0	100	91.1	8.9	100	74.5	25.5	100
	PCAI	2716	1650	2303	2700	1200	2009	2965	1109	2019	4080	461	2400	2935	1131	2085
	PHHEM	1.0	0.8	1.8	0.9	0.7	1.6	1.1	0.8	1.9	1.0	0.3	1.3	1.0	0.7	1.7
	FS	2.7	1.7	4.4	2.6	2.2	4.8	2.3	2.4	4.7	2.1	1.8	4.0	2.4	2.2	4.6
11501 to 15000 (Rs.)	TEM	23	14	37	22	12	34	20	7	27	21	6	27	86	39	125
	WP	62.2	37.8	100	64.7	35.3	100	74.1	25.9	100	77.8	22.2	100	68.8	31.2	100
	TP	50	55	105	48	42	90	44	42	86	46	45	91	188	184	372
	TAI	199200	70800	270000	145200	48600	193600	185400	18000	203400	268800	27600	296400	798600	165000	963600
	CAI	73.8	26.2	100	74.9	25.1	100	91.2	8.8	100	90.7	9.3	100	82.9	17.1	100
	PCAI	3984	1287	2571	3025	1157	2151	4213	429	2365	5843	613	6586	4248	897	2590
	PHHEM	1.1	0.7	1.8	1.5	0.8	2.3	1.2	0.4	1.7	0.9	0.3	1.2	1.2	0.5	1.7
	FS	2.5	2.6	5.0	3.2	2.8	6.0	2.7	2.6	5.4	2.1	2.0	4.1	2.5	2.5	5.0
15001 to 20000 (Rs.)	TEM	17	12	29	30	14	44	14	5	19	27	9	36	88	40	128
	WP	58.6	41.4	100	68.2	31.8	100	73.7	26.3	100	75.0	25.0	100	68.7	31.3	100
	TP	34	40	74	62	54	116	26	22	48	68	69	137	190	185	375
	TAI	150000	81600	231600	266400	79200	345600	139200	16800	156000	376800	51600	428400	932400	229200	1161600
	CAI	64.8	35.2	100	77.1	22.9	100	89.3	10.7	100	88.0	12.0	100	80.3	19.7	100
	PCAI	4412	2040	3130	4297	1467	2979	5354	763	3266	5541	748	3127	4907	1239	3097
	PHHEM	1.3	0.9	2.2	1.5	0.7	2.2	1.5	0.6	2.1	1.1	0.4	1.5	1.3	0.6	1.9
	FS	2.6	3.1	5.7	3.1	2.7	5.8	2.9	2.4	5.3	2.8	2.9	5.7	2.9	2.8	5.7
20001 to 25000	TEM	20	13	33	6	1	7	4	3	7	12	8	20	42	25	67
	WP	60.6	39.4	100	85.7	14.3	100	57.1	42.9	100	60.0	40.0	100	62.7	37.3	100
	TP	43	40	83	9	8	17	11	7	18	27	29	56	90	84	174
	TAI	259200	85200	344400	67200	4800	72000	60000	10200	70200	202800	45600	248400	589200	145800	735000
	CAI	75.3	24.7	100	93.3	6.7	100	85.5	14.5	100	81.7	18.3	100	80.2	19.8	100
	PCAI	6028	2130	4139	7467	600	4235	5454	1457	3900	7511	1572	4436	6547	1736	4224
	PHHEM	1.3	0.9	2.2	2.0	0.3	2.3	1.3	1.0	2.3	1.1	0.7	1.8	1.3	0.8	2.1
	FS	2.8	2.7	5.5	3.0	2.7	5.7	3.7	2.3	6.0	2.4	2.7	5.1	2.8	2.6	5.4
Above 25000 (Rs.) (25001 to 30000)	TEM	35	17	52	11	4	15	24	6	30	26	10	36	96	37	133
	WP	67.3	32.7	100	73.3	26.7	100	80.0	20.0	100	72.2	27.8	100	72.2	27.8	100
	TP	52	38	90	16	18	34	34	19	53	54	36	90	156	111	267
	TAI	443400	136800	580200	134400	16800	151200	298800	28800	327600	370800	103200	474000	1247400	285600	1533000
	CAI	76.4	23.6	100	88.9	11.1	100	91.2	8.8	100	78.2	21.8	100	81.4	18.6	100
	PCAI	8527	3600	6467	8400	933	4447	8788	1516	6181	6867	2867	5267	7996	2573	5741
	PHHEM	2.2	1.0	3.2	2.7	1.0	3.7	3.0	0.7	3.7	2.3	0.4	2.7	2.3	0.9	3.2
	FS	3.2	2.4	5.6	4.0	4.5	8.5	4.2	2.4	6.6	4.1	2.8	6.9	3.8	2.7	6.5
Total	TEM	110	64	174	104	51	155	104	45	149	93	38	131	411	198	609
	WP	63.2	36.8	100	67.1	32.9	100	69.8	30.2	100	71.0	29.0	100	67.5	32.5	100
	TP	214	199	413	224	208	432	211	199	410	211	201	412	860	807	1667
	TAI	1143600	403800	1547400	857400	229800	1087200	934200	167400	1101600	1280400	252000	1532400	4215600	1053000	5268600
	CAI	73.9	26.1	100	78.9	21.1	100	84.8	15.2	100	83.6	16.4	100	80.0	20.0	100
	PCAI	5344	2029	3747	3828	1105	2517	4427	841	2687	6068	1254	3719	4902	1305	3160
	PHHEM	1.4	0.8	2.2	1.3	0.6	1.9	1.3	0.5	1.8	1.1	0.5	1.6	1.3	0.6	1.9
	FS	2.7	2.4	5.1	2.8	2.4	5.2	2.6	2.5	5.1	2.6	2.5	5.1	2.7	2.5	5.2

Note: TEM=Total Earning Member, WP=Work Participation in %, TP=Total Population, TAI=Total Annual Income, CAI=Contribution in Annual Income in %, PCAI=Per Capita Annual Income, PHHEM=Per Household Earning Member, FS=Family Size.

Source: Field survey, 2004.

APPENDIX-B

CORRUPTION AND IRREGULARITY UNDER RURAL HOUSING SCHEMES

Beneficiary Households:

- Following the list of households living BPL as prepared by Gram Panchayats, 2.3 percent of the beneficiary households reported annual income that shows their real location in the APL category. Following the list prepared by the State Supply Department, 26.5 per cent of the beneficiary households are really located in the APL category by estimated income (Chapter 4, Tables 4.32 & 4.33).
- About 45.0 percent of the selected beneficiary households live with actual annual income above Rs. 20000.00. This section is supposed not to be included as beneficiaries (Chapter 4, Table 4.35).
- About 14.0 percent of the selected beneficiary households have residential land area below 200 sq.guj, which is less than the prescribed covered area for residential unit under IAY (Chapter 4, Table 4.46).
- About 6.0 per cent of the beneficiary households reported residential unit 'under construction' because of non-receipt of sanctioned aid (Chapter 4, Table 4).
- 58.5 percent of the beneficiary households have been reportedly selected directly by the Gram Pradhan and 7.0 percent reported that the basis of selection was paying bribes (Chapter 4, Table 4).
- The major reason listed for exclusion of more poor was reportedly inability to pay bribes. (Chapter 4, Table 4).
- About 6.0 percent of the selected households already had pakka houses and 7.5 percent had semi-pakka houses in the sample (Chapter 4, Table).
- About 51.0 per cent of the beneficiary households reported that they had to pay bribes in order to get benefits of the schemes, of which 84.5 percent reportedly paid in the range between Rs. 1000.00 and Rs. 5000.00. (Chapter 4, Table).
- The specific cases of Corruption and Irregularity, as reported by the beneficiary households, have been documented in detail in Chapter 6 of the Draft Report.

Non-Beneficiary Households:

- About 87.0 percent of the non-beneficiary households are listed living BPL as prepared by Gram Panchayat. 85.0 percent of these eligible households have also applied for getting the housing benefits.
- About 40.0 percent of the non-beneficiary households reported that the selection under housing programmes has been done dishonestly, of which 51.0 percent reported the selection done through payment of bribes and 68.4 percent reported selection by being close to Gram Pradhan.
- The specific cases of Corruption and Irregularity, as reported by the non-beneficiary households, have been documented in detail in Chapter 6 of the Draft Report.

Source: Field Survey (Interviewed both beneficiary and non-beneficiary households).